
Federal Reserve Release



H.2

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

No. 16

Week Ending April 22, 2006

Banks, Foreign

Bank Hapoalim, B.M., Tel Aviv, Israel, Arison Holdings (1998) Ltd., and Israel Salt Industries Ltd., Atlit -- to acquire Investec (US) Incorporated, New York, New York, and engage in investment activities in the United States.

- Approved, March 8, 2006 (AC)

Enforcement

AmSouth Bancorporation, Birmingham, Alabama, and AmSouth Bank -- cease and desist order dated October 12, 2004, terminated April 20, 2006.

- Announced, April 20, 2006

Premier Financial Bancorp, Inc., Huntington, West Virginia -- written agreement dated January 29, 2003, terminated April 19, 2006.

- Announced, April 20, 2006

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

Bank Branches, Domestic

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 1461 Kingsley Avenue, Orange Park, Florida; 5249 South Conway Road, Orlando; and 13700 South John Young Parkway; and at the intersections of Town Center Parkway and Brightman Boulevard, Jacksonville; Highway 17-92 and Ventris Street, Maitland; Swann Avenue and South Dale Marby Highway, Tampa; and Highway 98 and Front Beach Road, Panama City Beach.

- Approved, April 19, 2006

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 324 Merritt Island Causeway East, Merritt Island, Florida; and 5703 West Manatee Avenue, Bradenton; at the intersections of U.S. Highway 27 and County Road 28, Leesburg; Palm Beach Boulevard and State Road 31, Ft. Myers; and Sumter Road and Price Boulevard, North Port; and on U.S. 41 between Triangle Boulevard and County Road 951, Naples.

- Approved, April 20, 2006

Kansas City

Bank of Commerce, Chelsea, Oklahoma -- to establish a branch at 1126 West Will Rogers Boulevard, Claremore.

- Approved, April 20, 2006

Richmond

The Bank of Romney, Romney, West Virginia -- to establish a branch at U.S. Route 50.

- Approved, April 19, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5430 State Street, Saginaw.

- Approved, April 19, 2006

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3153 Commerce Lane, Ionia.
- Approved, April 20, 2006

Chicago

First Bank of Manhattan, Manhattan, Illinois -- to establish a branch at 836 Laraway Road, New Lenox.
- Approved, April 21, 2006

Kansas City

First Option Bank, Osawatomie, Kansas -- to establish a branch at 223rd and Price Chopper Drive, Spring Hill.
- Approved, April 19, 2006

Chicago

Northside Community Bank, Gurnee, Illinois -- to establish a branch at 205 West Wacker Drive, Chicago.
- Approved, April 17, 2006

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 500 Santa Fe Drive, Weatherford, and to operate a mobile messenger service.
- Approved, April 17, 2006

St. Louis

Reelfoot Bank, Union City, Tennessee -- to establish a branch at 134 Courtright Road, Martin.
- Approved, April 18, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at Wild Heron Way and Panama City Beach Parkway, Panama City Beach, Florida.
- Approved, April 21, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 10991-1 San Jose Boulevard, Jacksonville, Florida; 4250 Phillips Highway; and 13227 City Square Drive.

- Approved, April 18, 2006

Bank Holding Companies

San Francisco

Canyon Bancorp, Palm Springs, California -- to become a bank holding company and to acquire Canyon National Bank.

- Approved, April 21, 2006

Chicago

The Farmers Bancorp, Frankfort, Indiana -- to retain Farmers Bank Reinsurance Co., Ltd.

- Withdrawn, April 19, 2006

Atlanta

FCB Financial Corp., Savannah, Georgia -- relief from a commitment.

- Granted, April 18, 2006

San Francisco

Mirae Bancorp, Los Angeles, California -- to become a bank holding company and to acquire Mirae Bank.

- Approved, April 20, 2006

Richmond

Monarch Financial Holdings, Inc., Chesapeake, Virginia -- to become a bank holding company and to acquire Monarch Bank.

- Approved, April 20, 2006

Director, BS&R

Popular, Inc., Hato Rey, Puerto Rico, and Popular International Bank, Inc. -- waiver of remainder of notification period to invest in Corporacion UBC Internacional, S.A., San Salvador, El Salvador.

- Granted, April 21, 2006

Bank Mergers

St. Louis

Patriot Bank, Millington, Tennessee -- to purchase the assets and assume the liabilities of the Millington branch of Trustmark National Bank, Jackson, Mississippi.
- Approved, April 21, 2006

Bank Premises

Richmond

The Bank of Romney, Romney, West Virginia -- to increase its investment in bank premises.
- Approved, April 19, 2006

Change In Bank Control

Philadelphia

Commerce Bancorp, Inc., Cherry Hill, New Jersey -- change in bank control.
- Permitted, April 17, 2006

Competitive Factors Reports

Kansas City

Bank of Colorado, Fort Collins, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Olathe, Delta, and mobile branches of First National Bank, Independence, Kansas.
- Submitted, April 21, 2006

Chicago

Bank of Luxemburg, Luxemburg, Wisconsin -- report on competitive factors of the proposed acquisition of the Algoma branch of North Shore Bank, F.S.B., Brookfield.
- Submitted, April 18, 2006

St. Louis

Community Bank of Trenton, Trenton, Illinois -- report on competitive factors of the proposed merger with CBT Interim Bank.
- Submitted, April 19, 2006

Competitive Factors Reports

St. Louis

Farmers Bank, Greenwood, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Barling branch of The First National Bank at Paris, Paris.

- Submitted, April 20, 2006

San Francisco

First National Bank, Rancho Santa Fe, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Temecula branch of Pacific Western National Bank, Santa Monica.

- Submitted, April 17, 2006

San Francisco

Idaho Trust National Bank, Coeur D'Alene, Idaho -- report on competitive factors of the proposed merger with Idaho Trust National Bank-Interim Bank, Boise.

- Submitted, April 17, 2006

Chicago

Metrobank, National Association, Davenport, Iowa -- report on competitive factors of the proposed merger with Metrocorp, Inc., East Moline, Illinois.

- Submitted, April 18, 2006

Chicago

Metrocorp, Inc., East Moline, Illinois -- report on competitive factors of the proposed merger with Metrobank, National Association, Davenport, Iowa.

- Submitted, April 18, 2006

Richmond

New Century Bank South, Fayetteville, North Carolina -- report on competitive factors of the proposed merger with Progressive State Bank, Lumberton.

- Submitted, April 18, 2006

Atlanta

Peoples State Bank of Commerce, Nolensville, Tennessee -- report on competitive factors of the proposed assumption of deposit liabilities of the Ardmore branch of AmSouth Bank, Birmingham, Alabama.

- Submitted, April 18, 2006

Competitive Factors Reports

San Francisco

Skagit State Bank, Burlington, Washington -- report on competitive factors of the proposed merger with Interim Skagit State Bank.

- Submitted, April 17, 2006

Kansas City

Southern Commerce Bank, National Association, Tampa, Florida -- report on competitive factors of the proposed merger with Southern Commerce Bank.

- Submitted, April 21, 2006

St. Louis

State Bank and Trust Company, Greenwood, Mississippi -- report on competitive factors of the proposed merger with Consumer National Bank, Jackson.

- Submitted, April 20, 2006

Extensions Of Time

Director, BS&R

Deutsche Bank AG, Frankfurt, Germany -- extension of time to divest or conform certain impermissible activities and investments.

- Granted, April 20, 2006

Atlanta

First Florida Bank, Naples, Florida -- extension to July 7, 2007, to establish a branch at 9200 Cockleshell Court, Bonita Springs.

- Granted, April 20, 2006

Chicago

Indiana Bank Corp., Terre Haute, Indiana -- extension to June 29, 2006, to become a bank holding company and to acquire The First National Bank of Dana, Dana.

- Granted, April 19, 2006

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- extension to July 20, 2006, to increase its interest in New Frontier Bancshares, Inc., St. Charles, Missouri, and New Frontier Bank.

- Granted, April 18, 2006

Membership

St. Louis

First State Bank, Conway, Arkansas -- to become a member of the Federal Reserve System.

- Approved, April 18, 2006

San Francisco

Gold Canyon Bank, Gold Canyon, Arizona, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, April 21, 2006

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on March 27-28, 2006.

- Published, April 18, 2006

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending April 22, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	CONNECTICUT BANK & TRUST COMPANY, THE	Application by The Connecticut Bank and Trust Company to open a de novo branch in Newington, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
* 3A1	FIRST SUFFIELD FINANCIAL, INC.	Section 3 application by First Suffield Financial Inc., Suffield, Connecticut, to become a bank holding company by acquiring 100% of the outstanding shares of The First National Bank of Suffield, Suffield, Connecticut.	Newspaper:	05/06/2006
			Federal Register:	05/11/2006
* 3A1	LEADER BANCORP, INC	Application filed by Leader Bancorp, Inc., Arlington, Massachusetts to acquire 100% of the common stock of Leader Bank, National Association, Arlington, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
3A1	EMPIRE STATE BANK, NATIONAL ASSOCIATION	ES Bancshares, Inc., Newburgh, New York, to become a one bank holding company with respect to Empire State Bank, National Association, Newburgh, New York pursuant to Section 3(a)(C) of the Bank Holding Company Act of 1956, as amended and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
FBSEA	GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	The Governor and Company of The Bank of Ireland, Dublin, Ireland, to establish a branch office in Stamford, Connecticut, pursuant to Section 211.24(a)(2)(i)(A) of Reg K.	Newspaper: Federal Register:	Not available Not applicable
* 3A3	HSBC HOLDINGS PLC	HSBC Holdings plc and HSBC Overseas Holdings (UK) Limited, both of London, United Kingdom, and their direct and indirect U.S. subsidiaries, HSBC North America Holdings Inc., HSBC Investments (North America) Inc., HSBC North America Inc., all of Wilmington, Delaware, and HSBC USA Inc., Baltimore, Maryland ("HUSA") to acquire a bank pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, by converting HUSA's limited purpose and non-depository trust bank subsidiary, HSBC Trust Company (Delaware), N.A., Wilmington, Delaware, into a full service bank.	Newspaper: Federal Register:	Not available 05/19/2006
* Branch	MANUFACTURERS AND TRADERS TRUST COMPANY	Manufacturers and Traders Trust Company, Buffalo, New York, requests approval to establish a full-service branch located at 117 South 18th Street, Philadelphia, Pennsylvania.	Newspaper: Federal Register:	05/04/2006 Not applicable
FBSEA	MIZRAHI TEFAHOT BANK LTD.	Mizrahi Tefahot Bank Ltd. (the "Bank"), Ramat-Gan, Israel, is applying to the Board, under Section 211.24(a)(1) of Regulation K, to establish a branch in New York, New York by relocating the Bank's Los Angeles, California FDIC-insured branch. In addition, the Bank is applying to the Board, under Section 211.24(a)(1), to establish a representative office in Los Angeles, California, which will serve as a liaison office with the Bank's remaining California-based customers.	Newspaper: Federal Register:	Not available Not applicable

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:

- 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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending April 22, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 22, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	CITIZENS NATIONAL CORPORATION	Citizens National Corporation, Paintsville, Kentucky, to acquire 100 percent of the common shares of Heritage Bank of Ashland, Inc., Ashland, Kentucky	Newspaper:	05/08/2006
			Federal Register:	05/12/2006

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
------------	------------------------	-----------	--------------------	---------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
---	------------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
4c8	BANK OF THE JAMES FINANCIAL GROUP, INC.	Bank of the James Financial Group, Inc., Lynchburg, Virginia to engage de novo in the business of providing securities brokerage services.	Newspaper: Federal Register:	Not applicable Not applicable
* 3A5	BB&T CORPORATION	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of First Citizens Bancorp, Cleveland, Tennessee.	Newspaper: Federal Register:	05/19/2006 05/15/2006
* Branch	CITIZENS BANK AND TRUST COMPANY	Citizens Bank & Trust Company, Blackstone, Virginia, to establish a branch facility to be located at 622 E. Atlantic Street, South Hill, Virginia.	Newspaper: Federal Register:	04/24/2006 Not applicable
* Branch	PLANTERS BANK & TRUST COMPANY OF VIRGINIA	Planters Bank & Trust Company, Staunton, Virginia, proposes to establish a branch at 2102 Langhorne Road, Lynchburg, Virginia.	Newspaper: Federal Register:	04/29/2006 Not applicable
* 18C * Branch	ROCKINGHAM HERITAGE BANK	Rockingham Heritage Bank, Harrisonburg, Virginia, to merge with Albemarle First Bank, Charlottesville, Virginia.	Newspaper: Federal Register:	05/05/2006 Not applicable
* Branch	SECOND BANK & TRUST	Second Bank & Trust, Culpeper, Virginia, proposes to establish a branch at 1330 Parham Circle, Charlottesville, Virginia.	Newspaper: Federal Register:	04/29/2006 Not applicable
* Branch	SUSQUEHANNA BANK	Susquehanna Bank, Hagerstown, Maryland, proposes to establish a branch at 1525 Rock Spring Road, Forest Hill, Maryland.	Newspaper: Federal Register:	05/05/2006 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
- 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
1356535	CAPITALBANK, GREENWOOD, SOUTH CAROLINA	10/24/2005	03/02/2006	S	Intermediate Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	ALGIERS BANCORP, INC.	Algiers Bancorp, Inc., Baton Rouge, Louisiana, prior change in control notice by the Robin and Cherie Arkley Revocable Algiers Bancorp Stock Trust, Eureka, California, with Robin P. Arkley II and Cherie P. Arkley, Eureka, California, as trustees to acquire 57 percent; the Allison E. Arkley Trust #5, Eureka, California, with Calvin Richard Jones, managing member of CTT, LLC, Eureka, California, and John L. Piland as trustees to acquire 19 percent; and the Elizabeth A. Arkley Trust #5, with Calvin Richard Jones, managing member of CTT, LLC, Eureka, California, and John L. Piland as trustees to acquire 19 percent; and Jack J. Mendheim and Stephanie C. Medheim, Folsom, Louisiana, to acquire 5 percent of the outstanding shares of Algiers Bancorp, Inc., Baton Rouge, Louisiana, and its subsidiary, Statewide Bank, Terrytown, Louisiana. Collectively, this represents 100 percent transfer of ownership.	Newspaper: Federal Register:	Not available 05/08/2006
* Branch	AMSOUTH BANK	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 8225 Champions Gate Boulevard, Champions Gate, Florida, to be known as the Champions Gate Branch.	Newspaper: Federal Register:	05/02/2006 Not applicable
3A1	CITIZENS B & T HOLDINGS, INC.	Citizens B & T Holdings, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Citizens Bank & Trust, both of Guntersville, Alabama.	Newspaper: Federal Register:	Not applicable Not applicable
* 3A1	FEB BANCSHARES, INC.	FEB Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Farmers Exchange Bank, both of Louisville, Alabama.	Newspaper: Federal Register:	05/09/2006 05/11/2006
* Branch	FIRST FLORIDA BANK	First Florida Bank, Naples, Florida, to establish a branch located at 101 Center Road, Venice, Florida, to be known as the First Florida Bank Venice Office.	Newspaper: Federal Register:	05/03/2006 Not applicable

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1 * 3A3	HOMETOWN OF HOMESTEAD, INC.	Hometown of Homestead, Inc., Ft. Pierce, Florida (Hometown), to become a bank holding company by acquiring 100 percent of the outstanding shares of First of Homestead, Inc., and its subsidiary, 1st National Bank of South Florida (Bank), both of Homestead, Florida. Also enclosed are the applications by Hometown Banking Company, Ft. Pierce, Florida, to acquire 30 percent of the outstanding shares of Hometown and Bank; The Prosperity Banking Company, Inc., St. Augustine, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank; and Riverside Gulf Coast Banking Company, Cape Coral, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank. Hometown will change its name to Hometown of Homestead Banking Company after consummation.	Newspaper: Federal Register:	Not available 05/15/2006
* Branch	IBERIABANK	IBERIABANK, Lafayette, Louisiana, to establish branches at the following locations: 468 Metairie Road, Metairie, Louisiana, to be known as the Metairie Road Branch, and at the 10000 block of Perkins Road, Baton Rouge, Louisiana, to be known as the Perkins Branch.	Newspaper: Federal Register:	04/27/2006 Not applicable
* 3A1	MOUNTAIN COMMERCE BANCORP, INC.	Mountain Commerce Bancorp, Inc., Johnson City, Tennessee, to become a bank holding company by acquiring 100 percent of the outstanding shares of Erwin National Bank, Erwin, Tennessee.	Newspaper: Federal Register:	05/15/2006 05/01/2006
* 3A1	SEE TRUST	SEE Trust, Miami, Florida, with Evan Marbin as trustee, to become a bank holding company through the acquisition of control of 25.32 percent ownership of TRANSATLANTIC BANK, Miami, Florida.	Newspaper: Federal Register:	Not available Not available

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	SOUTHEASTERN BANK FINANCIAL CORPORATION	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard; the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Zachary Duncan Pollard, the Trust dated February 1, 1984, for the Benefit of Zachary Duncan Pollard, the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Ann Elizabeth Pollard, the Trust dated December 17, 1985, for the Benefit of Ann Elizabeth Pollard, the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Robert W. Pollard, III, and the Trust dated February 1, 1984, for the Benefit of Robert W. Pollard, III, Robert W. Pollard, Jr. as Trustee and Individually; Patricia D. Pollard; the Trust dated August 26, 1985, for the Benefit of Levi Anderson Pollard, VI, and the Trust dated July 1, 1986, for the Benefit of Lucy Ann Pollard, Levi Anderson Pollard, V as Trustee and Individually; Richard Daniel Blanton; the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Thomas Vinson Blanton, II, the Trust dated August 26, 1985, for the Benefit of Thomas Vinson Blanton, II, the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Jennie Briggs Blanton, the Trust dated January 1, 1992, for the Benefit of Jennie Briggs Blanton, the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Clayton Edward Blanton, the Trust dated January 1, 1992, for the Benefit of Clayton Edward Blanton, the Trust dated August 26, 1985, for the Benefit of Richard Daniel Blanton, Jr., and the Trust dated August 26, 1985, for the Benefit of Lee Blanton West, Patricia Pollard Blanton as Trustee and Individually; Lee Blanton West; Pollard Land Company; and RWP Sr. Enterprises, LLLP (Robert W. Pollard, Jr., Lynn Pollard Nickerson, Levi Anderson Pollard, V, and Patricia Pollard Blanton, general partners), all of Appling, Georgia; Robert William Pollard, III, Evans, Georgia; Richard Daniel Blanton, Jr., Carrollton, Georgia; and the Trust dated August 26, 1985, for the Benefit of Paul Rush Battle, Lynn Pollard Nickerson as Trustee and Individually, all of Atlanta, Georgia), to retain control of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper:	Not available
			Federal Register:	02/27/2006

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 22, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	SUN AMERICAN BANK	Sun American Bank, Miami, Florida, to establish a branch located at 2000 PGA Boulevard, Building E, Suite E5506, Palm Beach Gardens, Florida, to be known as the PGA Boulevard Branch.	Newspaper:	04/30/2006
			Federal Register:	Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 17000 Tamiami Trail, North Port, Florida, to be known as the North Port Wal-Mart Office.	Newspaper:	05/04/2006
			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.

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

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 April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	ALPHA BANCORP, INC.	Alpha Bancorp, Inc., Chicago, Illinois, a subsidiary of Metropolitan Bank Group, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Community Bank of DuPage (in organization), Westmont, Illinois.	Newspaper: Federal Register:	Not available 05/19/2006
* 3A1	BIRMINGHAM BLOOMFIELD BANCSHARES, INC.	Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Birmingham (in organization), Birmingham, Michigan.	Newspaper: Federal Register:	Not available 05/11/2006
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 3825 Crenshaw Blvd., Los Angeles, California, and 110 S. El Camino Real, Encinitas, California.	Newspaper: Federal Register:	Not available Not applicable
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3110 Crow Canyon Place, San Ramon, California.	Newspaper: Federal Register:	Not available Not applicable
* 3A1	GATEWAY BANC CORP.	Gateway Banc Corp., Roscoe, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gateway Community Bank, Roscoe, Illinois.	Newspaper: Federal Register:	Not available 05/19/2006
* 18C * Branch	JOHNSON BANK	Johnson Bank, Racine, Wisconsin, to merge with Johnson Bank Arizona, National Association, Phoenix, Arizona, and thereby to establish 8 branches.	Newspaper: Federal Register:	Not available Not applicable
* Branch	LAKE CITY BANK	Lake City Bank, Warsaw, Indiana, to establish a branch facility to be located at Tract 1 and Tract 2 in the Plat of West Jefferson Market Square, Fort Wayne, Indiana.	Newspaper: Federal Register:	04/21/2006 Not applicable
* 3A1	MONARCH COMMUNITY BANCORP, INC	Monarch Community Bancorp, Inc., Coldwater, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Monarch Community Bank, Coldwater, Michigan.	Newspaper: Federal Register:	Not available 05/12/2006
* 18C * Branch	SOUTHWEST BANK OF ST. LOUIS	Southwest Bank of St. Louis, St. Louis, Missouri, to merge with Missouri State Bank and Trust Company, Clayton, Missouri, and thereby to establish 8 branches.	Newspaper: Federal Register:	Not available Not applicable
CIC	VALLEY COMMUNITY BANCORP, INC.	Notice by The Valley Community Bancorp, Inc. Voting Trust and its three trustees, Robert Hoge, St. Charles, Illinois, Kenneth Kaergard, St. Charles, Illinois, and Larry Breon, St. Charles, Illinois, to acquire up to 100 percent of the voting shares of Valley Community Bancorp, Inc., St. Charles, Illinois, and thereby indirectly acquire Valley Community Bank, St. Charles, Illinois.	Newspaper: Federal Register:	Not available 05/08/2006

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
302133	CAMP GROVE ST BK, CAMP GROVE, ILLINOIS	01/09/2006	04/10/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 22, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	ARVEST BANK	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1800 South Muskogee, Tahlequah, Oklahoma.	Newspaper:	04/27/2006
			Federal Register:	Not applicable
* 3A3	ENTERPRISE FINANCIAL SERVICES CORP	Enterprise Financial Services Corp., Clayton, Missouri, to acquire 100 percent of NorthStar Bancshares, Inc., North Kansas City, Missouri, and thereby indirectly acquire NorthStar Bank, National Association, North Kansas City, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
Member	TRIUMPH BANK	Triumph Bank, Germantown, Tennessee (in organization), to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
497851	SECURITY BK, NEWBERN, TENNESSEE	01/09/2006	04/17/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9
Federal Reserve Bank of Minneapolis
Filings received during the week ending April 22, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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
------------	------------------------	-----------	--------------------	---------------	-------------

NONE

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 April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
Member	CITIZENS BANK OF OKLAHOMA	Citizens Bank of Oklahoma, Pawhuska, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
Member	COLORADO EAST BANK & TRUST	Colorado East Bank and Trust, Lamar, Colorado, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
* 3A3	CUSTER BANCORP.	Custer Bancorp., Westcliffe, Colorado, to acquire 100 percent of the voting shares of Paonia Financial Services, Inc., parent of Paonia State Bank, both in Paonia, Colorado.	Newspaper: Federal Register:	Not available 05/19/2006
* 3A3	DICKINSON FINANCIAL CORPORATION II	Dickinson Financial Corporation II and Dickinson Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of Southern Commerce Bank, Tampa, Florida.	Newspaper: Federal Register:	Not available 05/15/2006
* 3A3	FARMERS STATE BANK OF FORT MORGAN COLORADO EMPLOYEE STOCK OWNERSHIP PLAN, THE	The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, to acquire up to 38 percent of the voting shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan, all in Fort Morgan, Colorado.	Newspaper: Federal Register:	Not available 05/12/2006
* 3A3	FIRST FIDELITY BANCORP, INC.	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Apex Mortgage Company, parent of Edmond Bank and Trust, both in Edmond, Oklahoma.	Newspaper: Federal Register:	Not available 05/19/2006
* Branch	FIRST STATE BANK	First State Bank, Wheatland, Wyoming, to establish a branch at 250 West Whalen, Guernsey, Wyoming.	Newspaper: Federal Register:	05/08/2006 Not applicable
* Branch	GUARANTEE STATE BANK, THE	Guarantee State Bank, to establish a branch at 702 N. Sheridan Road, both in Lawton, Oklahoma.	Newspaper: Federal Register:	04/29/2006 Not applicable
CIC	HENDERSON STATE COMPANY	Notification filed by Alan Janzen, Larry R. Cox, Christopher Vanderneck, Matthew D. Siebert, Fredrick Regier, Arvid Janzen, and Brian Janzen, all of Henderson, Nebraska; the Biegert Family Trust, Laramie, Wyoming; Chuck Flaming and Sadle Cattle Co., Inc., both of Paxton, Nebraska; Ronald Preheim, Aurora, Nebraska; Jeff Pribbeno, Imperial, Nebraska; and Wesley Kroeker, Enid, Oklahoma, to acquire control of Henderson State Company, Henderson, Nebraska, parent of Henderson State Bank, Henderson, Nebraska.	Newspaper: Federal Register:	Not available Not available
* 18C * Branch	UNION STATE BANK, THE	Union State Bank, Arkansas City, Kansas, to purchase certain assets and assume certain liabilities of four branches of State Bank, Winfield, Kansas.	Newspaper: Federal Register:	Not available Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 22, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	UNITED CAPITAL BANCSHARES, INC.	Notification by Paul C. Bauman and Emily A. Bauman, both of Tulsa, Oklahoma; and Henry C. Bauman, III, Tyler, Texas, to acquire control of United Capital Bancshares, Inc., Wyandotte, Oklahoma, parent of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper: Federal Register:	Not available 05/11/2006

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
------------	------------------------	-----------	--------------------	---------------	-------------

NONE

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 April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	COUSHATTA BANCSHARES, INC.	Notice filed by Voting Trust Agreement, to retain ownership and control of 77.58 percent of Coushatta Bancshares, Inc, Coushatta, Louisiana, and indirectly Bank of Coushatta, Coushatta, Louisiana. The Trustees and beneficiaries are Mr. James G. Bethard, Mr. Robert E. Bethard, both of Coushatta, Louisiana, and Ms. Suzanne B. Hearne, Shreveport, Louisiana. The other beneficiaries of the trust are Mr. Henry William Bethard, III, Ms. Olive Ann Bethard, Ms. Florence T. Bethard, and Ms. Rhoda F. Bethard, each of Coushatta, Louisiana, and Mr. Sanders F. Hearne and Ms. Shirley Bethard Hegenwald, both of Shreveport, Louisiana.	Newspaper: Federal Register:	Not available 05/11/2006
* Branch	INDEPENDENT BANK OF TEXAS	Independent Bank of Texas, Irving, Texas, to establish a courier service branch (from its main office location at 4300 N. Beltline Road, Irving, Texas 75038) to conduct business in Collin and Denton Counties of Texas.	Newspaper: Federal Register:	05/10/2006 Not applicable
* Branch	POINTBANK	PointBank, Pilot Point, Texas, to establish a branch office at 1720 Westminster, Denton, Denton County, Texas 76201.	Newspaper: Federal Register:	05/08/2006 Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
336361	SANGER BK, SANGER, TEXAS	01/23/2006	04/13/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending April 22, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	AMERICAN PREMIER BANCORP	Notice by the Shen Group, consisting of Bruce Hsiu-I Shen, Su Chin Lin Shen, Sen Fu Shen, Faye Shen, Rancho Palos Verdes, California, Ted Tai-Hsi Shen and Allison Chiang, San Marino, California, and Hsinya Shen, Palo Alto, California, to retain 17.2 percent of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Federal Register:	Not available 03/30/2006
CIC	AMERICAN PREMIER BANCORP	Notice by the Sun Group, consisting of John Chung-Yuan Sun, Judy Chen-Mei Sun, Rancho Palos Verdes, California, and Jaclyn Chen-Hoa Sun, New York, New York, to retain 11.4 percent ownership of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Federal Register:	Not available 04/06/2006
* 3A1 4c8	Idaho Trust Bancorp	1)Idaho Trust Bancorp, Boise, Idaho, to become a bank holding company by acquiring 100 percent of Idaho Trust National Bank, Coeur d'Alene, Idaho, and;2)Idaho Trust Bancorp, Boise, Idaho, to engage in financial and investment advisory services through Idaho Trust Investments, LLC, Boise, Idaho.	Newspaper: Federal Register:	05/14/2006 Not available
* 3A1	RIVERBANK HOLDING COMPANY	RiverBank Holding Company, Spokane, Washington, to become a bank holding company by acquiring 100 percent of RiverBank (In Organization), Spokane, Washington.	Newspaper: Federal Register:	05/15/2006 05/18/2006
* 3A1	SKAGIT STATE BANCORP	Skagit State Bancorp to become a bank holding company by acquiring 100 percent of Skagit State Bank, both of Burlington, Washington.	Newspaper: Federal Register:	Not available 05/08/2006
* 4c8	STERLING FINANCIAL CORPORATION	Sterling Financial Corporation, Spokane, Washington, to acquire 100 percent of Lynnwood Financial Group, and thereby indirectly acquire Golf Savings Bank, and Golf Escrow Corporation, all of Mountlake Terrace, Washington.	Newspaper: Federal Register:	Not available 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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act