
Federal Reserve Release



H.2

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

No. 29

Week Ending July 16, 2005

Board Operations

Labor Relations Panels -- reappointment of Joan Parker to the Federal Reserve System's two labor relations panels.
- Approved, July 12, 2005

Regulations And Policies

Monetary Policy -- report to Congress.
- Authorized, July 14, 2005

Enforcement

First Citizens Bank of Butte, Butte, Montana -- written agreement with the Federal Reserve Bank of Minneapolis and the Montana Division of Banking and Financial Institutions.
- Announced, July 14, 2005

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

Chicago

American Trust & Savings Bank, Dubuque, Iowa -- to establish a branch at 1601 60th Street, Suite 102, West Des Moines.
- Approved, July 11, 2005

Atlanta

Bank of Alabama, Birmingham, Alabama -- to establish a branch at 260 West Valley Avenue.
- Approved, July 14, 2005

New York

Chemung Canal Trust Company, Elmira, New York -- to establish branches at 806 West Buffalo Street, Ithaca, and 904 Hanshaw Road.
- Approved, July 14, 2005

Chicago

Community Bank of Boone, Boone, Iowa -- to establish a branch at 1750 Gateway Drive, Grimes.
- Approved, July 13, 2005

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 100 Homewood Way, Penn Township, Pennsylvania.
- Approved, July 11, 2005

Dallas

PointBank, Pilot Point, Texas -- to establish a branch at 101 Avenue A, Denton.
- Approved, July 13, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 5050 Northgate Road, Rogers, Arkansas.
- Approved, July 15, 2005

Bank Branches, Domestic

Chicago

Rockford Bank and Trust Company, Rockford, Illinois -- to establish a branch at 4571 Guilford Road, Rockford.

- Approved, July 12, 2005

Bank Holding Companies

Kansas City

Ameribank Holding Company, Collinsville, Oklahoma -- to acquire up to 100 percent of the shares of Boynton Holding Company, Inc., Muskogee, parent of Territory Bank.

- Approved, July 15, 2005

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire Gibraltar Financial Corporation, Coral Gables, Florida, and its subsidiary, Gibraltar Bank, FSB.

- Approved, July 14, 2005

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited I -- to acquire 51 percent of the shares of Bank of San Francisco, San Francisco, California, a de novo bank.

- Approved, July 15, 2005

San Francisco

Northwest Community Bancorp, Inc., Shoreline, Washington -- to become a bank holding company and to acquire Shoreline Bank.

- Approved, July 12, 2005

Atlanta

Sapelo Bancshares, Inc., Darien, Georgia -- to acquire Sapelo National Bank.

- Approved, July 15, 2005

Bank Mergers

San Francisco

Community Bank of Nevada, Las Vegas, Nevada -- to merge with Bank of Commerce, Henderson, and thereby acquire three branches of Bank of Commerce.
- Approved, July 15, 2005

Bank Premises

Richmond

The Bank of Marion, Marion, Virginia -- to increase its investment in bank premises.
- Approved, July 13, 2005

Change In Bank Control

Chicago

Bellwood Bancorporation, Inc., Bellwood, Illinois -- change in bank control.
- Permitted, July 13, 2005

Competitive Factors Reports

Chicago

Busey Bank, Urbana, Illinois -- report on competitive factors of the proposed merger with First Capital Bank, Peoria.
- Submitted, July 12, 2005

Chicago

Centrue Bank, Kankakee, Illinois -- report on competitive factors of the proposed merger with Illinois Community Bank, Effingham.
- Submitted, July 12, 2005

San Francisco

First Bank of Beverly Hills, Calabasas, California -- report on competitive factors of the proposed merger with First Bank of Beverly Hills, FSB.
- Submitted, July 13, 2005

San Francisco

First California Bank, Camarillo, California -- report on competitive factors of the proposed merger with FCB Merger Corp.
- Submitted, July 13, 2005

Competitive Factors Reports

San Francisco

Frontier Bank, Federal Savings Bank, Park City, Utah -- report on competitive factors of the proposed merger with Interim Frontier Bank, FSB.
- Submitted, July 12, 2005

Chicago

McFarland State Bank, McFarland, Wisconsin -- report on competitive factors of the proposed merger with its investment subsidiary, McFarland Investment Corporation.
- Submitted, July 12, 2005

Boston

NewAlliance Bank, New Haven, Connecticut -- report on competitive factors of the proposed merger with Conerstone Bank, Stamford.
- Submitted, July 13, 2005

San Francisco

Venture Bank, Lacey, Washington -- report on competitive factors of the proposed merger with Redmond National Bank, Redmond.
- Submitted, July 12, 2005

San Francisco

Washington Mutual Bank, Stockton, California -- report on competitive factors of the proposed merger with Providian National Bank, Tilton, New Hampshire.
- Submitted, July 12, 2005

Extensions Of Time

Dallas

FC Holdings, Inc., Houston, Texas, and First Community Holdings of Delaware, Inc., Wilmington, Delaware -- extension to August 7, 2005, to become bank holding companies and to acquire First Community Bank San Antonio, National Association, San Antonio, Texas.
- Granted, July 13, 2005

Financial Holding Companies

San Francisco

City National Corporation, Beverly Hills, California -- election to become a financial holding company.

- Effective, July 15, 2005

International Operations

Director, BS&R

Citibank, N.A., New York, New York -- waiver of remainder of notification period to establish a branch in Kuwait City, Kuwait.

- Granted, July 14, 2005

Membership

Chicago

State Bank of the Lakes, Antioch, Illinois -- to become a member of the Federal Reserve System.

- Approved, July 13, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Northeast Bank, Auburn, Maine - to open a branch at 500 Canal Street, Lewiston, Maine	Newspaper – 07/14/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Salem Five Bancorp, Salem, Massachusetts - to become a mutual bank holding company through the acquisition of 100% of Salem Five Cents Savings Bank, Salem, Massachusetts	Newspaper – 08/07/2005 Fed Reg – 08/08/2005
3(a)(1) & 3(a)(3)	Florence Bancorp, MHC, Florence, Massachusetts - to become a bank holding company through the acquisition of 100% of the voting shares of Florence Savings Bank, Florence, Massachusetts	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - to acquire a net 9.7% additional interest in Bingham, Osborn & Scarborough LLC, San Francisco, California	

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY Rep Office.	Newspaper – N/Avail
FBSEA	The Governor and Company of The Bank of Ireland, Dublin, Ireland to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act of 1978, and Section 211.24(a)(2)(i)(B) of Reg K.	Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice of Change in Bank Control pursuant to the Change in Bank Control Act of 1978, as amended by The H.T. Clark I Family Limited Partnership (“Limited Partnership”), and Harold T. Clark Jr., both of Utica, New York, as general partner to acquire 72.19% of the common shares of Adirondack Bancorp Inc., Utica, New York; Limited Partnership is simultaneously requesting a determination by the Board to become a “qualified family partnership” pursuant to Section (o)(10) of the BHC Act. See Filing ID 59827-1.	Newspaper – N/Avail Fed Reg – 07/25/2005
*3A3	New York Private Bank and Trust, and Emigrant Bancorp, both of New York, New York, request prior approval to acquire all of the outstanding capital stock of each of four new retail savings banks, pursuant to Section 3(a)(3) of the BHC Act. The existing Emigrant Savings Bank, New York, New York, will continue to serve its existing high net worth customer base.	Newspaper – 08/08/2005 Fed Reg – 08/11/2005

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Ohio Heritage Bank, Coshocton, OH to establish a branch on Yauger Road, Mount Vernon, OH	Newspaper – 07/22/2005
*Branch	Ohio Heritage Bank, Coshocton, OH to establish a branch on 21 st Street, Newark, OH	Newspaper – 07/22/2005

*Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by the Snyder Group of their intent to increase their ownership and thereby gain control of Merchants Bancorp of Pennsylvania, Inc., and indirectly, Merchants national Bank, both of Kittanning, Pennsylvania	Newspaper – 08/04/2005 Fed Reg – 07/26/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch at 4216 Virginia Beach Boulevard, Virginia Beach, Virginia.*	Newspaper – 07/23/2005
Branch	Congressional Bank, Potomac, Maryland, to establish a branch at 1800 Michael Faraday Drive, Reston, Virginia.*	Newspaper – 07/24/2005
Branch	Congressional Bank, Potomac, Maryland, to establish a branch at 2101 K Street, N.W., Washington, D. C.*	Newspaper – 07/24/2005
Branch	Rockingham Heritage Bank, Harrisonburg, Virginia, to establish a branch at corner of Main Street and Springbrook Road, Broadway, Virginia.*	Newspaper – 07/24/2005
Branch	Heritage Bank & Trust, Norfolk, Virginia, to establish a branch at 3500 Virginia Beach Boulevard, Virginia Beach, Virginia.*	Newspaper – 07/28/2005

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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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					<i>LrgBk</i>	<i>SmBk</i>
849432	The Bank of Monroe 38 Main Street Union, West Virginia 24983	05/02/2005	07/14/2005	S		X

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Foreign	Caja de Ahorros de Galicia, Caixa Galicia, Coruna, Spain, to establish an international agency located in Miami, Florida.	Newspaper – N/Avail
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 6408 I-45 South, Suite TBD, LaMarque, Texas.*	Newspaper – 07/14/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5420 Cormorant Avenue, Naples, Florida, to be known as The Strand at Naples Wal-Mart Office.*	Newspaper – 07/23/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1040 Malabar Road, S.E., Palm Bay, Florida, to be known as the Palm Bay Wal-Mart Office.*	Newspaper – 07/29/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5300 Ocean Shore Boulevard, Palm Coast, Florida, to be known as the Hammock Dunes Office.*	Newspaper – 07/24/2005

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Security Group, Inc., Chattanooga, Tennessee, to acquire 100 percent Jackson Bank & Trust, Gainesboro, Tennessee.*	Newspaper – 07/22/2005 Fed Reg – 07/18/2005
3(a)(1)	FirstFed Bancorp, Inc. Employee Stock Ownership Plan, Bessemer, Alabama, to become a bank holding company by acquiring 32 percent of the outstanding shares of FirstFed Bancorp, Inc., and its subsidiary, First Financial Bank, both of Bessemer, Alabama.*	Newspaper – N/Avail Fed Reg – 08/15/2005
CIC	Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee, prior change in control notice to appoint Richard Todd Proffitt as substitute trustee of the Voting Trust Agreement. This arrangement will give Mr. Proffitt the authority to vote 59.26 percent of the outstanding common stock of Tennessee State Bancshares, Inc., if the current trustee is unable to perform his duties.	Newspaper – N/Avail Fed Reg – N/Avail

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branch facilities at the following locations: 1) Hanley Road and Monetary Boulevard, Hudson, Wisconsin; 2) 111 E. Kilbourn Avenue, Milwaukee, Wisconsin; 3) 109th Avenue and Hwy 65, Blaine, Minnesota, and 4) 34th Street North (Hwy 5) & Ideal Avenue North, Oakdale, Minnesota.*	Newspaper – 06/10/2005
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branch facilities at the following locations: 1) Happy Valley Road & 19th Avenue, Phoenix, Arizona; 2) 75th Avenue & Lower Buckeye Road, Phoenix, Arizona; and 3) Glassford Hill Road & Florentine Road, Prescott Valley, Arizona.*	Newspaper – 07/07/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Associated Banc-Corp, Green Bay, Wisconsin, to merge with State Financial Services Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire State Financial Bank, N.A., Hales Corners, Wisconsin.*	Fed Reg – 07/30/2005 Newspaper – N/Avail
3(a)(1)	Commerce Financial Holdings, Inc., West Bend, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Commerce State Bank (in organization), West Bend, Wisconsin.*	Fed Reg – 08/05/2005 Newspaper – N/Avail
3(a)(1)	H.F. Gehant Bancorp, Inc., West Brooklyn, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of H.F. Gehant Banking Co., West Brooklyn, Illinois.*	Fed Reg – 08/12/2005 Newspaper – 08/11/2005

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank, Lexington, Tennessee, to establish a branch facility to be located at 3200 North Highland Ave., Jackson, Tennessee. *	Newspaper – 07/14/2005
18C	First Bank, Saint Louis, Missouri, to assume the deposit liabilities of the Roodhouse, Illinois, branch of Bank & Trust Company, Litchfield, Illinois. *	Newspaper – 08/15/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C, 3A3, and Branch	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of Northway State Bank, Grayslake, Illinois. Also, First Bank, St. Louis, Missouri, to merge with Northway State Bank, Grayslake, Illinois, and to retain the acquired facilities as branch offices. *	Newspaper – 08/13/2005 Fed Reg – 08/12/2005
3A1	Kirksville Bancorp, Inc., Kirksville, Missouri, to become a bank holding company by acquiring 100 percent of American Trust Bank, Kirksville, Missouri (in formation). *	Newspaper – 07/25/2005 Fed Reg – 08/05/2005

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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<i>Type</i>	<i>Application</i>
None	

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Vision Bancshares, Inc., St. Louis Park, Minnesota to become a bank holding company by acquiring 100 percent of Vision Bank, St. Louis Park, Minnesota, a bank in organization.*	Fed Reg – 07/28/2005 Newspaper – 07/26/2005

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colorado Bank & Trust Company, La Junta, Colorado, to establish a branch at 23051 East U.S. Highway 50, Pueblo, Colorado.	Newspaper – 07/15/2005
Branch	Colorado Bank & Trust Company, La Junta, Colorado, to establish a mobile branch located and operated within a 60-mile radius of the Pueblo, Colorado branch.	Newspaper – 07/15/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Main Banc, Inc., Albuquerque, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of InterAmerica Bank, both in Albuquerque, New Mexico.	Newspaper – 08/10/2005 Fed Reg – 08/08/2005
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to directly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – 07/25/2005 Fed Reg – 07/30/2005
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – 07/25/2005 Fed Reg – 07/30/2005
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through the 80.34 percent ownership of FBC Financial Inc., Kilgore, Texas, by Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – 07/25/2005 Fed Reg – 07/30/2005
3(a)(3)	Bank of Choice Holding Company, Evans, Colorado, to acquire 100 percent of the voting shares of Colonial Bancorp, Aurora, Colorado, parent of Colonial Bank, Aurora, Colorado.	Newspaper – N/Avail Fed Reg – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – 07/25/2005 Fed Reg – 07/30/2005
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through FBC Financial Corporation, Claremore, Oklahoma.	Newspaper – 07/25/2005 Fed Reg – 07/30/2005
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly acquire up to 17.90 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – 07/25/2005 Fed Reg – 07/30/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Investment in Bank Premises	Colorado Bank & Trust Company, La Junta, Colorado, to increase its investment in bank premises.

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas State Bank, McAllen, Texas, to establish a branch at 4200 Montrose Blvd., Houston, Texas 77006.	Newspaper – 07/26/2005

* Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – 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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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18CBranch	East West Bank, San Marino, California, to merge with United National Bank, San Marino, California, and thereby acquire ten branch offices in California and one branch office in Texas of United National Bank.*	Newspaper – 08/05/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund 1, LP, Castle Creek Capital Partners Fund IIa, LP, and Castle Creek Capital Partners Fund IIb, LP, all of Rancho Santa Fe, California, to indirectly acquire Heritage Financial Corporation, Granbury, Texas; and State National Bancshares, Inc., Forth Worth, Texas, to directly acquire 100 percent of Heritage Financial Corporation, Granbury, Texas, and thereby indirectly acquire Heritage Associated Services, Inc., Carson City, Nevada, and Heritage National Bank, Granbury, Texas.*	Newspaper – 08/14/2005 Fed Reg – 08/11/2005
3(a)(3)	WJR Corp., Eggemeyer Advisory Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund 1, LP, Castle Creek Capital Partners Fund IIa, LP, and Castle Creek Capital Partners Fund IIb, LP, all of Rancho Santa Fe, California, to indirectly acquire Heritage Financial Corporation, Granbury, Texas; and State National Bancshares, Inc., Forth Worth, Texas, to directly acquire 100 percent of Heritage Financial Corporation, Granbury, Texas, and thereby indirectly acquire Heritage Associated Services, Inc., Carson City, Nevada, and Heritage National Bank, Granbury, Texas.*	Newspaper – 08/14/2005 Fed Reg – 08/11/2005
3(a)(1)	Mission Valley Bancorp, Sun Valley, California, to become a bank holding company by acquiring 100 percent of Mission Valley Bank, Sun Valley, California.*	Newspaper – N/Avail Fed Reg – 08/08/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Mariane Boyd Johnson, Las Vegas, Nevada, to acquire approximately 22.4 percent of the voting shares of Western Alliance Bancorporation, Las Vegas, Nevada, and thereby indirectly acquire shares of BankWest of Nevada, Las Vegas, Nevada, Torrey Pines Bank, San Diego, California, and Alliance Bank of Arizona, Phoenix, Arizona.*	Newspaper – 08/01/2005 Fed Reg – 08/02/2005

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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

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

Section V – Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	