
Federal Reserve Release



H.2

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

No. 38

Week Ending September 17, 2005

Enforcement

Credit Lyonnais, S.A., Paris, France -- request by Jean Peyrelevade, the former chief executive officer, for interlocutory review of a prehearing order issued by the administrative law judge in an enforcement proceeding.

- Denied, September 15, 2005

UBS AG, Zurich, Switzerland -- issuance of an order of prohibition against Hanspeter Walder, a former employee and officer of the New York branch.

- Announced, September 15, 2005

Forms

Forms -- final Board review to extend with revision the International Applications and Prior Notifications Under Subpart B of Regulation K (FR K-2), and Application for a Foreign Organization to Become a Bank Holding Company (FR Y-1F); to revise without extension the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C); and to extend without revision the Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6)

- Approved, September 15, 2005

H.2 Actions under delegated authority

September 11, 2005 to September 17, 2005

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Fidelity & Trust Bank, Bethesda, Maryland -- to establish a branch at 1720 Eye Street, Northwest, Washington, D.C.
- Approved, September 14, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3870 State Street Road, Bay City.
- Approved, September 15, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1812 San Marco Road, Marco Island, Florida
- Approved, September 15, 2005

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 1285 Corona Pointe Court, Corona, California.
- Approved, September 13, 2005

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish a branch at 106 Highway 70 East, Unit 3, Dickson.
- Approved, September 16, 2005

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 640 Scranton Carbondale Highway, Dickson City, Pennsylvania.
- Approved, September 13, 2005

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to establish a branch at 875 Sanders Road.
- Approved, September 15, 2005

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 5300 30th Street East, Bradenton, Florida.

- Approved, September 12, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 163 South Tamiami Trail, Osprey, Florida.

- Approved, September 12, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2575 Glades Circle, Weston, Florida.

- Approved, September 13, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2444 Chesapeake Square Ring, Chesapeake, Virginia.

- Approved, September 15, 2005

San Francisco

Westamerica Bank, San Rafael, California -- to establish a branch at 2440 Tulare Street, Suite 110, Fresno.

- Approved, September 14, 2005

Bank Holding Companies

Secretary

Bank of America Corporation, Charlotte, North Carolina -- commenters' requests to extend the comment period on the application to acquire MBNA Corporation, Wilmington, Delaware.

- Granted, September 13, 2005

Atlanta

CCB Financial Corporation, Jonesboro, Georgia -- to become a bank holding company and to acquire Community Capital Bank.

- Approved, September 12, 2005

Bank Holding Companies

San Francisco

Cowlitz Bancorporation, Longview, Washington -- to merge with AEA Bancshares, Inc., Seattle, and thereby acquire Asia-Europe-Americas Bank.
- Approved, September 15, 2005

San Francisco

FCB Bancorp, Camarillo, California -- to become a bank holding company and to acquire First California Bank.
- Approved, September 15, 2005

San Francisco

FCB Bancorp, Camarillo, California -- to merge with South Coast Bancorp, Inc., Irvine, and thereby acquire South Coast Commercial Bank.
- Approved, September 15, 2005

Atlanta

First Commercial Bancshares, Inc., Jackson, Mississippi -- to become a bank holding company and to acquire First Commercial Bank.
- Approved, September 16, 2005

Boston

Florence Bancorp, MHC, Florence, Massachusetts -- to become a bank holding company and to acquire Florence Savings Bank.
- Approved, September 13, 2005

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire QCF Bancorp, Virginia, and thereby acquire Queen City Federal Savings Bank and operate a savings association.
- Approved, September 16, 2005

Atlanta

FSB Bancshares, Inc., Church Point, Louisiana -- to become a bank holding company and to acquire Farmers State Bank and Trust.
- Approved, September 12, 2005

Bank Holding Companies

New York

IA Bancorp, Inc. (in formation), Iselin, New Jersey -- to become a bank holding company and to acquire Indus American Bank, a de novo bank.

- Approved, September 16, 2005

St. Louis

Superior Bancshares, Inc., Hazelwood, Missouri -- to become a bank holding company and to acquire Superior Bank.

- Approved, September 16, 2005

Bank Mergers

Minneapolis

American Bank of St. Paul, St. Paul, Minnesota -- to merge with American Bank of Olivia, Olivia, and establish branches at 815 East Depue Avenue, Olivia, and Main Street, Renville.

- Approved, September 12, 2005

Atlanta

Bank Independent, Sheffield, Alabama -- to acquire certain assets and assume certain liabilities of 13 branches of Colonial Bank, National Association, Montgomery, located at 101 South Clinton Street, Athens; 902 Highway 31 North, Hartselle; 1425 Beltline Road Southwest, Decatur; 102 2nd Avenue Southeast; 117 4th Avenue South, Red Bay; 720 Seminary Street, Moulton; 101 Jackson Avenue, Russellville; 13566 Highway 43 South; 101 South Main Street, Tuscumbia; 11250 Highway 101, Lexington; 201 East Dr. Hicks Boulevard, Florence; 2704 Hough Road; and 530 West Avalon Avenue, Muscle Shoals.

- Approved, September 15, 2005

Cleveland

The Citizens Banking Company, Sandusky, Ohio -- to merge with First Citizens Bank, New Washington, and establish branches.

- Approved, September 12, 2005

Bank Mergers

Minneapolis

First Security Bank of Missoula, Missoula, Montana -- to merge with First State Bank, Thompson Falls, and establish branches at 107 South Fulton; 510 West Railroad, Plains; and 590 North Montana, Dillon.

- Approved, September 15, 2005

Bank Premises

Kansas City

FirstBank, Antlers, Oklahoma -- to increase its investment in bank premises.

- Approved, September 13, 2005

Change In Bank Control

Kansas City

First Medicine Lodge Bancshares, Inc., Overland Park, Kansas -- change in bank control.

- Permitted, September 15, 2005

Kansas City

First State Bancorporation of Watonga, Inc., Watonga, Oklahoma -- change in bank control.

- Permitted, September 12, 2005

Chicago

The First State Bank of Bourbon, Indiana, Bourbon, Indiana -- to retain control of The First State Bank of Bourbon, Indiana.

- Permitted, September 15, 2005

Atlanta

Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee -- change in bank control.

- Permitted, September 12, 2005

Competitive Factors Reports

Secretary

Citibank, N.A., New York, New York, and Department Stores National Bank, Sioux Falls, South Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the credit card business of Federated Department Stores, Inc., Cincinnati, Ohio, and the related credit card assets of FDS Bank, Mason.

- Submitted, September 13, 2005

San Francisco

The Cowlitz Bank, Longview, Washington -- report on competitive factors of the proposed merger with Asia-Europe-Americas Bank, Seattle.

- Submitted, September 16, 2005

Richmond

E*TRADE Bank, Arlington, Virginia -- report on competitive factors of the proposed merger with E*TRADE Interim Bank.

- Submitted, September 14, 2005

St. Louis

First Arkansas Bank and Trust, Jacksonville, Arkansas -- report on competitive factors of the proposed merger with First Team Bank, Heber Springs.

- Submitted, September 15, 2005

Kansas City

Grand Valley National Bank, Grand Junction, Colorado -- report on competitive factors of the proposed consolidation with Heber Valley National Bank, Heber City, Utah.

- Submitted, September 12, 2005

Richmond

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

- Submitted, September 13, 2005

Competitive Factors Reports

Chicago

MAF Bancorp, Incorporated, Clarendon Hills, Illinois -- report on competitive factors of the proposed merger with EFC Bancorp, Inc., Elgin.
- Submitted, September 14, 2005

Chicago

North Shore Bank, F.S.B., Brookfield, Wisconsin -- reports on competitive factors of the proposed merger with Illinois State Bank, Lake in the Hills, Illinois, and the proposed merger of Illinois State Bank with North Shore Interim Bank.
- Submitted, September 14, 2005

Chicago

Peoples State Bank of Francesville, Francesville, Indiana -- report on competitive factors of the proposed merger with State Bank of Oxford, Oxford.
- Submitted, September 16, 2005

Dallas

The Peoples State Bank, Many, Louisiana -- report on competitive factors of the proposed merger with First State Bank, Italy, Texas.
- Submitted, September 13, 2005

Extensions Of Time

Secretary

Citigroup Inc., New York, New York -- extension of time for its subsidiary, Banco Nacional de Mexico, S.A., Mexico City, Mexico, to divest its interests in certain assets acquired in settlement of debts previously contracted.
- Granted, September 13, 2005

Richmond

Frederick County Bank, Frederick, Maryland -- extension to April 6, 2006, to establish a branch at 6910 Crestwood Boulevard.
- Granted, September 13, 2005

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUTLER BANCORP, MHC	* 3A1 * 3A3	Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 10/14/2005
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by The Connecticut Bank and Trust Company to open a branch at 148 Broad Street, Windsor, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Federal Register:	09/17/2005 Not applicable
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by The Connecticut Bank and Trust Company to open a branch at 435 Hartford Turnpike, Vernon, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Federal Register:	09/17/2005 Not applicable
SOUTHERN CONNECTICUT BANCORP, INC	* 3A3	Application by Southern Connecticut Bancorp, Inc., New Haven, Connecticut to acquire 100% of the voting shares of The Bank of Southeastern Connecticut, New London, Connecticut, a de novo bank, pursuant to section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 10/10/2005

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	* Branch	Bank of Millbrook, Millbrook, NY application for a branch office located at 5094 Route 22, Amenia, NY	Newspaper:	Not available
			Federal Register:	Not applicable
COMMONWEALTH BANK OF AUSTRALIA	4c8	Commonwealth Bank of Australia, Sydney, Australia, requests prior approval pursuant to Section 4(c)(8) of the BHC Act and Section 225.24(a) of Regulation Y, for its recently formed, wholly-owned subsidiary, CommSec LLC, New York, New York, to engage in securities brokerage, private placement services, and other transactional services pursuant to Section 225.28(b)(7)(i), (iii), and (v).	Newspaper:	Not applicable
			Federal Register:	10/03/2005
DEUTCHE GENOSSENSCHAFTS-HYPOTHEKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper:	Not available
			Federal Register:	Not applicable
GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	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:	Not available
			Federal Register:	Not applicable
NEW YORK COMMUNITY BANCORP, INC.	* 3A5	New York Community Bancorp, Inc., Westbury, New York, requests approval to acquire Long Island Financial Corp., and Long Island Commercial Bank, both of Islandia, New York, pursuant to Section 3(a)(5) of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Hudson United Bancorp, Mahwah, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act, and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	04/04/2005	09/01/2005	O	Large Bank
2736291	BANCO POPULAR NORTH AMER, NEW YORK, NEW YORK	01/18/2005	09/01/2005	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 17, 2005

Filer	Filing Type	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
151818	COMMUNITY B&TC, CLARKS SUMMIT, PENNSYLVANIA	04/25/2005	09/07/2005	O	Large Bank

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 September 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CB Financial Services, Inc.	* 3A1	Application by CB Financial Services, Inc., Carmichaels, PA to acquire 100 percent of the voting shares of Community Bank, N.A., Washington, PA	Newspaper:	10/03/2005
			Federal Register:	10/07/2005
FIFTH THIRD BANK	* Branch	Notice by Fifth Third Bank, Grand Rapids, MI of its intent to establish a branch at 1812 San Marco Road, Marco Island, FL.	Newspaper:	08/25/2005
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Notice by Fifth Third Bank, Grand Rapids, MI of its intent to establish a branch at 3870 State Street Road, Bay City, MI.	Newspaper:	08/20/2005
			Federal Register:	Not applicable
KEYBANK NATIONAL ASSOCIATION	Investment	KeyBank, N.A., Cleveland, Ohio, to make additional investments in all Edge and agreement corporation subsidiaries totaling \$110 million or 13.64% of capital and surplus	Newspaper:	Not applicable
			Federal Register:	Not applicable
KRM HOLDINGS, INC.	Investment	KRM Holdings, Inc., Albany, NY, (agreement corporation) to make additional investments in KRM Leasing, Ltd., Hamilton, Bermuda	Newspaper:	Not applicable
			Federal Register:	Not applicable
PNC FINANCIAL SERVICES GROUP, INC., THE	4c8	PNC Financial Services Group, Inc. to acquire HW Holdings, Inc., Richmond, Virginia, and its subsidiaries Harris Williams & Co. and Harris Williams Advisors, Inc. and thereby engage in the business of advising clients on merger and acquisition matters. In addition, Harris Williams Advisors, Inc. engages in broker-dealer activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 17, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
SCBT FINANCIAL CORPORATION	* 3A5	SCBT Financial Corporation, Columbia, South Carolina, to acquire 100% of the voting securities of Sun Bancshares, Inc., Murrells Inlet, South Carolina, and thereby indirectly acquire SunBank, National Association, Murrells Inlet, South Carolina.	Newspaper:	09/30/2005
			Federal Register:	10/13/2005

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
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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
858528	BANK OF MARION, MARION, VIRGINIA	05/16/2005	08/17/2005	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
EASTSIDE COMMERCIAL BANCSHARES, INC.	* 3A1	Eastside Commercial Bancshares, Inc., Conyers, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Eastside Commercial Bank, Conyers, Georgia(in organization).	Newspaper: Federal Register:	10/02/2005 09/16/2005
FCB BANCSHARES, INC.	CIC	FCB Bancshares, Inc., Cullman, Alabama, prior change in control notice filed by John Joseph Mullins, Jacob Mullins, and Angelia M. Mullins, to collectively acquire 25.92 percent of the outstanding shares of FCB Bancshares, Inc., along with its subsidiary, Premier Bank of the South, Good Hope, Alabama.	Newspaper: Federal Register:	10/04/2005 10/04/2005
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Robert Thomas, Monteagle, Tennessee; Robert Thomas, Jr., Signal Mountain, Tennessee; David Thomas, Chattanooga, Tennessee; and Frank Thomas; Monteagle, Tennessee, to aquire 3.60 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Jasper, Tennessee. Pro forma total ownership will be 27.35 percent.	Newspaper: Federal Register:	Not available 09/29/2005
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Clara Brown, Jasper, Tennessee, to acquire 1.62 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, Jasper, Tennessee. Pro forma total ownership will be 12.32 percent.	Newspaper: Federal Register:	Not available 09/29/2005
OMNI BANCSHARES, INC.	* 3A3	OMNI BANCSHARES, INC., Metairie, Louisiana, to acquire 100 percent of the outstanding shares of voting stock of OMNI BANK of Baton Rouge, Baton Rouge, Louisiana (in organization).	Newspaper: Federal Register:	09/29/2005 Not available
PANAMERICAN BANCORP	CIC	PanAmerican Bancorp, Miami, Florida, prior change in control notice filed by York Capital Management L.P., York Investment Limited, York Global Value Partners, L.P., York Global Value Holdings, LLC, Dinan Management, LLC, York Offshore Holdings, Limited; Dinan Management, L.P., Dinan Management Corporation, and James G. Dinan (collectively), all of New York, New York; and York Global Value Holdings, L.P., York Global Value Holdings, LLC, and James G. Dinan, individually and on behalf of the York group, to acquire 24.9 percent of the voting shares of PanAmerican Bancorp, and thereby indirectly acquire voting shares of its subsidiary bank, PanAmerican Bank, both of Miami, Florida.	Newspaper: Federal Register:	10/04/2005 10/04/2005

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 17, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
SYNOVUS FINANCIAL CORP.	* 3A5	Synovus Financial Corp., Columbus, Georgia, to merge with Riverside Bancshares, Inc., and its subsidiary, Riverside Bank, both of Marietta, Georgia.	Newspaper:	10/12/2005
			Federal Register:	10/11/2005
WEST ALABAMA CAPITAL CORP.	* 3A5	West Alabama Capital Corp., Reform, Alabama, to merge with West Alabama Bancshares, Inc., and thereby acquire its subsidiary, Merchants & Farmers Bank, both of Millport, Alabama.	Newspaper:	10/14/2005
			Federal Register:	10/13/2005

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Belleville (in organization), Belleville, Illinois.	Newspaper:	Not available
			Federal Register:	10/13/2005
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3001 N. Tamiami Trail, Naples, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST MIDWEST BANCORP, INC.	4c8	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire at least 15 percent of Textura, L.L.C., Lake Bluff, Illinois, and thereby to engage in providing data processing services.	Newspaper:	Not applicable
			Federal Register:	Not available
NORTHBROOK BANK & TRUST COMPANY	* Branch	Northbrook Bank and Trust Company, Northbrook, Illinois, to establish a branch facility to be located at 875 Sanders Road, Northbrook, Illinois.	Newspaper:	08/26/2005
			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST ADVANTAGE BANCSHARES, INC.	3A1	1st Advantage Bancshares, Inc., St. Peters, Missouri, to become a bank holding company by acquiring 100 percent of 1st Advantage Bank, St. Peters, Missouri.	Newspaper: Federal Register:	Not applicable Not applicable
GERMAN AMERICAN BANCORP	* 3A3	German American Bancorp, Jasper, Indiana, to acquire 9.8 percent of Eclipse Bank, Inc., Louisville, Kentucky (in organization).	Newspaper: Federal Register:	10/03/2005 10/06/2005
RAYMOND BANCORP, INC.	CIC	Notice by The First National Bank of Raymond Employee Stock Ownership Plan, Raymond, Illinois, individually, and as a control group with its trustees, Patricia L. Clarke, Farmersville, Illinois; Larry J. Herron, Girard, Illinois; and Neil T. Jordan, Morrisonville, Illinois to retain control of Raymond Bancorp, Inc., Raymond, Illinois.	Newspaper: Federal Register:	10/04/2005 Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABDO INVESTMENTS, INC.	* 3A1	Abdo Investments, Inc., Edina, Minnesota, to become a bank holding company by acquiring up to 24.2 percent of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper:	Not available
			Federal Register:	10/11/2005
BRIDGEWATER BANCSHARES, INC.	* 3A1	Bridgewater Bancshares, Inc., Bloomington, Minnesota to become a bank holding company by acquiring 100% of Bridgewater Bank, Bloomington, Minnesota, a de novo bank.	Newspaper:	Not available
			Federal Register:	10/06/2005
DAVIS BANCSHARES, INC	* 3A5	Davis Bancshares, Inc., McClusky, North Dakota, to merge with Underwood Holding Company, Underwood, North Dakota, and thereby indirectly acquire First Security Bank, Underwood, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available

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.

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- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 September 17, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLORADO COMMUNITY BANK	* Branch	Colorado Community Bank, Yuma, Colorado, to establish a branch at 4625 Trail Boss Drive, Castle Rock, Colorado.	Newspaper:	09/30/2005
			Federal Register:	Not applicable

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.

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
FC HOLDINGS, INC.	* 3A3	FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware, to acquire 100 percent of Lake Area National Bank, Trinity, Texas.	Newspaper:	Not available
			Federal Register:	10/13/2005
NORTH AMERICAN BANCSHARES, INC.	* 3A3	North American Bancshares, Inc., Sherman, Texas, and Texoma Holding Company Inc., Dover, Delaware, to acquire 100 percent of State Bank and Trust of Seguin, Texas, Seguin, Texas.	Newspaper:	09/30/2005
			Federal Register:	10/07/2005
SOUTH TEXAS BANCSHARES, INC.	* 3A1	South Texas Bancshares, Inc., Grand Prairie, Texas, to become a bank holding company by acquiring 100 percent of Caprock Bancshares, Inc., Shallowater, Texas, and indirectly acquire First State Bank, Shallowater, Texas.	Newspaper:	10/01/2005
			Federal Register:	10/03/2005

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
268257	COMMUNITY BK, GRANBURY, TEXAS	05/16/2005	08/26/2005	S	Large 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 September 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATHAY GENERAL BANCORP	* 3A3	Cathay General Bancorp, Los Angeles, California, to acquire up to 100 percent of Great Eastern Bank, New York, New York.	Newspaper: Federal Register:	Not available 10/10/2005
NEVADA FIRST BANK	* Branch	Nevada First Bank, Las Vegas, Nevada, to establish a branch facility on Double R Boulevard, between South Meadows Parkway and Sandhill Road, Reno, Nevada.	Newspaper: Federal Register:	09/15/2005 Not applicable
NORTHRIM BANCORP, INC.	4c8	Northrim BanCorp, Inc., Anchorage, Alaska, 12 day prior notice to acquire 24.9 percent of Pacific Wealth Advisors, LLC, and invest in investment advisory trust activities and non-depository trust company activities.	Newspaper: Federal Register:	Not applicable Not applicable

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
933975	BANK OF UT, OGDEN, UTAH	05/02/2005	08/31/2005	S	Large Bank
20866	HOME VALLEY BK, CAVE JUNCTION, OREGON	05/16/2005	09/08/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act