
Federal Reserve Release



H.2

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

No. 33

Week Ending August 19, 2006

Enforcement

Consolidated Bank and Trust Company, Richmond, Virginia -- written agreement dated September 5, 2000, terminated July 26, 2006.

- Announced, August 15, 2006

Regulations And Policies

Regulation D (Reserve Requirements of Depository Institutions) -- publication for comment of revisions to an interpretation of Regulation D setting forth criteria for the "bankers' bank" exemption from reserve requirements (Docket No. R-1262).

- Approved, July 27, 2006 (AC)

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

Kansas City

1st Financial Bank, Overland Park, Kansas -- to establish a branch at 19310 Midland Drive, Shawnee.
- Approved, August 18, 2006

New York

Banco Popular North America, New York, New York -- to establish a branch at 9600 West Bryn Mawr, Rosemont, Illinois.
- Approved, August 15, 2006

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to establish a branch at 35 South Sixth Street, Custer.
- Approved, August 15, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2250 66th Street North, St. Petersburg, Florida.
- Approved, August 15, 2006

San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 5245 Beach Boulevard, Buena Park.
- Approved, August 14, 2006

San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 18399 East Colima Road, Rowland Heights.
- Approved, August 18, 2006

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 18157 Carson Street, Elk River, Minnesota.
- Approved, August 16, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 15225 Collier Boulevard, Naples, Florida.
- Approved, August 17, 2006

Kansas City

Union Colony Bank, Greeley, Colorado -- to establish a branch at 2205 1st Avenue.
- Withdrawn, August 17, 2006

Bank Holding Companies

Secretary

Bryan-Heritage Limited Partnership, Bryan, Texas, and Bryan Family Management Trust -- to acquire additional shares of The First National Bank of Bryan, for a total ownership interest of 38.8 percent.
- Approved, August 14, 2006

St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, San Francisco, California -- to acquire TeamCo, Inc., Oak Lawn, Illinois, and Oak Lawn Bank; and for First Bank, St. Louis, Missouri, to merge with Oak Lawn Bank and thereby establish branches.
- Approved, August 16, 2006

Atlanta

Florida Gulf Bancorp, Inc., Fort Myers, Florida -- to become a bank holding company and to acquire Florida Gulf Bank.
- Approved, August 18, 2006

Atlanta

Georgia Commerce Bancshares, Inc., Atlanta, Georgia -- relief from a commitment.
- Granted, August 18, 2006

Bank Holding Companies

New York

HSBC Holdings plc, London, United Kingdom; HSBC Overseas Holdings (UK) Limited; HSBC North America Inc., Buffalo, New York; HSBC Investments (North America) Inc., Wilmington, Delaware; HSBC North America Holdings Inc., Prospect Heights, Illinois; and HSBC USA Inc., New York, New York -- to acquire a full-service bank by establishing HSBC National Bank USA, Bethesda, Maryland.
- Approved, August 18, 2006

New York

Kookmin Bank, Seoul, Korea -- to acquire an interest in Korea Exchange Bank and thereby engage in its U.S. nonbanking activities.
- Approved, August 15, 2006

Minneapolis

Minnesota Bancshares, Inc., Maple Grove, Minnesota -- to become a bank holding company and to acquire Heron Lake State Bank, Heron Lake, and Heron Lake Agency, Inc., and thereby engage in insurance agency activities in a town with a population not exceeding 5,000.
- Approved, August 18, 2006

Chicago

Pedcor Capital, LLC, Carmel, Indiana -- to become a bank holding company and to acquire Pedcor Bancorp and thereby acquire International City Bank, N.A., Long Beach, California; and election to become a financial holding company.
- Approved, August 18, 2006

Atlanta

Pinnacle Bank Holding Company, Inc., Orange City, Florida -- to become a bank holding company and to acquire Pinnacle Bank.
- Approved, August 18, 2006

Secretary

Republic Bancorp, Inc., Louisville, Kentucky -- to acquire GulfStream Community Bank, Port Richey, Florida, and thereby engage in operating a savings association.
- Approved, August 14, 2006

Bank Holding Companies

Atlanta

Superior Bancorp, Birmingham, Alabama -- waiver of application for the merger and acquisition of Kensington Bankshares, Inc., Tampa, Florida, and First Kensington Bank in connection with the merger of First Kensington Bank and Superior Bancorp's thrift subsidiary, Superior Bank, Birmingham, Alabama.
- Granted, August 18, 2006

Banks, Foreign

Director, BS&R

The International Commercial Bank of China Co., Ltd., Taipei, Taiwan -- to establish branches in Los Angeles, California, San Jose, and New York, New York.
- Approved, August 18, 2006

Director, BS&R

Taiwan Cooperative Bank, Taipei, Taiwan -- to establish branches in Los Angeles, California, and Seattle, Washington.
- Approved, August 15, 2006

Banks, State Member

General Counsel

Farmers and Merchants Bank of Long Beach, Long Beach, California -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.
- Granted, August 14, 2006

Competitive Factors Reports

Kansas City

Bank of Kansas City, National Association, Overland Park, Kansas -- report on competitive factors of the proposed merger with State Bank of Colony, Colony.
- Submitted, August 14, 2006

Atlanta

The Farmers Bank, Portland, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Westmoreland branch of Peoples State Bank of Commerce, Nolensville.
- Submitted, August 14, 2006

Competitive Factors Reports

Dallas

First Bank of West Texas, Coahoma, Texas -- report on competitive factors of the proposed acquisition of the South Scurry Street, Big Spring branch of Western National Bank.

- Submitted, August 16, 2006

Minneapolis

The First National Bank of Morgan, Morgan, Utah -- report on competitive factors of the proposed merger with New First National Bank of Morgan.

- Submitted, August 16, 2006

Philadelphia

Graystone Bank, Lancaster, Pennsylvania -- report on competitive factors of the proposed merger with Graystone Interim Bank.

- Submitted, August 16, 2006

Atlanta

Peoples State Bank of Commerce, Nolensville, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Hartsville, Westmoreland, Spring City, South Pittsburg, Whitewell, and Jasper branches of AmSouth Bank, Birmingham, Alabama.

- Submitted, August 14, 2006

Extensions Of Time

Atlanta

Compass Bank, Birmingham, Alabama -- extension to August 30, 2007, to establish a branch at 2780 West Peoria Avenue, Phoenix, Arizona.

- Granted, August 15, 2006

Atlanta

First Commercial Bank of Florida, Orlando, Florida -- extension to August 19, 2007, to establish a branch at 10222 East Colonial Drive.

- Granted, August 16, 2006

Extensions Of Time

Richmond

Potomac Bank of Virginia, Fairfax, Virginia -- extension to April 5, 2007, to establish a branch at Land Unit 2 Riverside Parkway, Loudoun County.
- Granted, August 17, 2006

Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- extension to November 16, 2006, to acquire Waterfield Mortgage Company, Inc., Fort Wayne, Indiana, and its thrift subsidiary, Union Federal Bank of Indianapolis, Indianapolis.
- Granted, August 16, 2006

Financial Holding Companies

San Francisco

Vineyard National Bancorp, Corona, California -- election to become a financial holding company.
- Effective, August 18, 2006

International Operations

Director, BS&R

SunTrust Banks, Inc., Atlanta, Georgia; SunTrust Bank, SunTrust International Banking Company, and SunTrust Asia, Ltd., Hong Kong -- relief from a commitment.
- Granted, August 15, 2006

Membership

St. Louis

Bank of Mountain View, Mountain View, Arkansas -- to become a member of the Federal Reserve System.
- Approved, August 15, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMPDEN BANCORP, MHC	* 3A1	Hampden Bancorp, Inc., Springfield, Massachusetts to acquire 100% of the outstanding capital stock of Hampden Bank, Springfield, Massachusetts pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Hampden Bancorp, MHC, Springfield, Massachusetts from mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available
MAYFLOWER BANCORP, INC	3A1	Mayflower Bancorp, Inc., Middleboro, MA - section 3(a)(1) expedited notice to acquire Mayflower Co-operative Bank, Middleboro, MA.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MERIDIAN FINANCIAL SERVICES, INC	* 3A3	Meridian Financial Seviles, Inc. and its wholly-owned subsidiary, Meridian Interstate Bancorp, Inc., both of East Boston, Massachusetts, to acquire up to 40% of Hampshire First Bank, Manchester, New Hampshire (in formation) pursuant to section 3(a)(3) of the BHC Act.	Newspaper:	Not available
			Federal Register:	08/04/2006
WEBSTER FINANCIAL CORPORATION	* 3A5 * 3A3	Application by Webster Financial Corporation, Waterbury, Connecticut to acquire NewMil Bancorp, Inc. and its subsidiary bank, NewMil Bank, both of New Milford, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	09/07/2006

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	* 3A3	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, proposes to acquire Texas Regional Bancshares, Inc., McAllen, Texas; Texas Regional Delaware, Inc., Wilmington, Delaware; and thereby indirectly acquire Texas State Bank, McAllen, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 08/25/2006
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	* 3A3	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, proposes to acquire State National Bancshares, Inc., Fort Worth, Texas; State National Bancshares of Delaware, Inc., Dover, Delaware; and thereby indirectly acquire State National Bank, Fort Worth, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 08/25/2006
BANK OF NEW YORK COMPANY, INC., THE	Investment	The Bank of New York, New York, New York and BNY International Financing Corporation pursuant to Section 211.9(f) of Regulation K, providing 30 days prior notice to the Board of governors of the Federal Reserve System to acquire from JPMorgan Chase & Co., New York, New York its global corporate trust business.	Newspaper: Not applicable Federal Register: Not applicable
BANK OF SMITHTOWN	* Branch	Bank of Smithtown, Smithtown, New York request approval to open a branch located at 1830 Route 112, Coram, Town of Brookhaven, Suffolk County, New York, New York. (RSSD #3388213)	Newspaper: 09/08/2006 Federal Register: Not applicable
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 19, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 19, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI intent to establish a branch at 7595 Vanderbilt Beach Road, Naples, FL.	Newspaper: 08/22/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI intent to establish a branch at 18120 Tamiami Trail, Northport, FL.	Newspaper: 08/22/2006 Federal Register: Not applicable
NATIONAL CITY CORPORATION	* 4c8 4c8	National City Corporation, Cleveland, Ohio to acquire Fidelity Bankshares, Inc. and Fidelity Federal Bank & Trust, and thereby indirectly acquire Fidelity Realty & Appraisal Services, Inc. all of West Palm Beach, Florida and engage in real estate appraisal services and operating a savings association pursuant to sections 225.28(b)(2)(i) and (b)(4)(ii) of Reg Y.	Newspaper: 09/04/2006 Federal Register: 09/07/2006
PERPETUAL SAVINGS BANK	* 18C * Branch	Perpetual Savings Bank, Wellsville, Ohio, to merge with Sky Bank, Salineville, Ohio, and incident thereof, establish branches pursuant to Section 9 of the Federal Reserve Act	Newspaper: Not available Federal Register: Not applicable
SKY FINANCIAL GROUP, INC.	* 3A5	Sky Financial Group, Inc., Bowling Green, Ohio, proposes to acquire 100 percent of Wells River Bancorp, Inc., Wellsville, Ohio, and thereby indirectly acquire Perpetual Savings Bank, Wellsville, Ohio.	Newspaper: Not available Federal Register: Not available
SV BANCORP, INC.	* 3A1	SV Bancorp, Inc., Wyoming, Ohio, to become a bank holding company by acquiring 100 percent of the voting shares of Spring Valley Bank, Wyoming, Ohio	Newspaper: Not available Federal Register: 09/14/2006
UNION BANK AND TRUST COMPANY	CIC	Union Bank and Trust Company, Lincoln, NB and Thomas Milton Hasse, Lincoln, NB as trustees of the Barbara Dunlap Yaltaghian Trust intend to acquire up to 44.520 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper: 08/30/2006 Federal Register: 09/05/2006

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:

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises in the amount of \$500,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BIG COAL RIVER BANCORP, INC.	CIC	Notice by Richard Jarrell, Freda Jarrell, Carl Jarrell, Robert Jarrell, and Robin Jarrell as a group acting in concert to retain control of 25.04% of the voting shares of Big Coal River Bancorp, Whitesville, West Virginia.	Newspaper:	09/10/2006
			Federal Register:	08/11/2006
BIG COAL RIVER BANCORP, INC.	CIC	Notice by Robert Milam, Jr. to individually retain control of 17.61% of the voting shares of Big Coal River Bancorp, Inc., Whitesville, West Virginia. Additionally, Robert Milam, Jr., Robert Milam, Melissa Milam, Jada Milam, Kevin Milam, Lloyd Jarrell, and other members of the Milam family, as a group acting in concert, to retain control of 18.46% of the voting shares of Big Coal River Bancorp, Inc., Whitesville, West Virginia.	Newspaper:	09/10/2006
			Federal Register:	08/23/2006
CAPITALBANK	* Branch	CapitalBank, Greenwood, South Carolina, proposes to establish a branch at the intersection of SC Highway 14 and Westmoreland Drive, Greer, South Carolina.	Newspaper:	08/28/2006
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NORTH FLORIDA	Member	Bank of North Florida, Jacksonville, Florida, (in organization) to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST COMMERCE BANCORP, INC.	3A1	First Commerce Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Commerce Bank, both of Lewisburg, Tennessee.	Newspaper:	Not applicable
			Federal Register:	Not applicable
REGIONS BANK	* 18C * Branch	Regions Bank, Birmingham, Alabama, to merge with AmSouth Bank, Birmingham, Alabama.	Newspaper:	09/15/2006
			Federal Register:	Not applicable
REGIONS FINANCIAL CORPORATION	* 3A5	Regions Financial Corporation, Birmingham, Alabama, to merge with AmSouth Bancorporation, and thereby acquire its subsidiary, AmSouth Bank, both of Birmingham, Alabama.	Newspaper:	09/15/2006
			Federal Register:	09/14/2006
SUN AMERICAN BANK	* 18C	Sun American Bank, Boca Raton, Florida, to acquire certain assets and assume certain liabilities of Beach Bank, North Miami Beach, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANITA BANCORPORATION	* 3A3	Expeditious Action - Anita Bancorporation, Atlantic, Iowa, to acquire 100 percent of the voting shares of The First National Bank of Brewster, Brewster, Minnesota.	Newspaper:	Not available Federal Register: 08/21/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp Limited, Lansing, Michigan, and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of 1st Commerce Bank (in organization), North Las Vegas, Nevada.	Newspaper:	Not available Federal Register: 09/14/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 6255 W. Sunset Blvd., Los Angeles, California and 19150 Preston Road, Dallas, Texas.	Newspaper:	08/17/2006 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1000 Aviara Parkway, Carlsbad, California.	Newspaper:	08/25/2006 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at Woodlands Crossing Shopping Center, Woodlands Parkway near Kuykendahl Road, Spring, Montgomery County, Texas.	Newspaper:	Not available Federal Register: Not applicable
FIRST MIDWEST BANK	* Branch	First Midwest Bank, Itasca, Illinois, to establish a branch facility to be located at 16051 Weber Road, Crest Hill, Illinois.	Newspaper:	08/16/2006 Federal Register: Not applicable
LINCOLN BANCORP	* 3A1	Lincoln Bancorp, Plainfield, Indiana, to become a bank holding company upon the conversion of Lincoln Bank, Plainfield, Indiana, from a federal savings bank to a state chartered commercial bank.	Newspaper:	Not available Federal Register: 09/15/2006
MARQUETTE BANK	* 18C * Branch	Marquette Bank, Chicago, Illinois, to merge with Hemlock Federal Bank for Savings, Oak Forest, Illinois, and thereby to establish 6 branches.	Newspaper:	Not available Federal Register: Not applicable
OGDEN BANCSHARES, INC.	* 3A3 Member * 18C	Ogden Bancshares, Inc., Ames, Iowa, to acquire 100 percent of VisionBank (in organization), West Des Moines, Iowa; VisionBank (in organization), West Des Moines, Iowa, to become a member of the Federal Reserve System; and VisionBank (in organization), West Des Moines, Iowa, to purchase the assets and assume the liabilities of the Grimes, Iowa and the West Des Moines, Iowa branches of Community Bank of Boone, Boone, Iowa.	Newspaper:	Not available Federal Register: 09/05/2006
SHOREBANK CORPORATION, THE	* 3A3	The ShoreBank Corporation, Chicago, Illinois, to acquire 100 percent of the voting shares of Greater Chicago Bank, Bellwood, Illinois.	Newspaper:	Not available Federal Register: 09/14/2006
UNIONBANK	* 18C * Branch	UnionBank, Streator, Illinois, to merge with Centru Bank, Kankakee, Illinois, and thereby to establish 20 branches.	Newspaper:	08/28/2006 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1003549	FIRST ST BK, MANCHESTER, IOWA	05/01/2006	08/17/2006	S	Small Bank
247140	OREGON CMNTY B&TC, OREGON, WISCONSIN	05/22/2006	08/16/2006	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEARMIN BANCORP, INC.	CIC	Notice by Dearmin Investment Holdings Business, L.P., Odon, Indiana, to gain control of Dearmin Bancorp, Inc., Odon, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
TEXICO BANCSHARES CORPORATION	CIC	Notice by Lori and Craig Glattly, both of Lake Forest, Illinois, to gain control of Texico Bancshares Corporation, Texico, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 19, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST HAWLEY BANCSHARES, INC.	CIC	Jon W. Neumann, Hawley, Minnesota, to gain control of First Hawley Bancshares, Inc., Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Newspaper: 08/21/2006 Federal Register: 08/18/2006

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN HERITAGE BANK	* Branch	American Heritage Bank, Sapulpa, Oklahoma, to establish a branch in the 200 block of South Adams Road, (specific street address to be assigned by the city) Alliance Business Park, Sand Springs, Oklahoma.	Newspaper: 08/31/2006 Federal Register: Not applicable
CYPRESS CORPORATION	CIC	Notice by the Helen D. Roberts Trust for Bruce Lauritzen, and by Elizabeth D. Lauritzen as individual trustee, to acquire control of Cypress Corporation, all of Omaha, Nebraska, parent of Sibley State Bank, Sibley, Iowa.	Newspaper: Not available Federal Register: Not available
FIRSTTIER II BANCORP.	* 3A3	FirsTier II Bancorp., to acquire 100 percent of the voting shares of FirsTier Bancorp I, both in Cheyenne, Wyoming, parent of FirsTier Bank, Wyoming, Upton, Wyoming.	Newspaper: Not available Federal Register: 08/24/2006
KEARNEY COMMERCIAL BANK	* Branch Premises	Kearney Commercial Bank, Kearney, Missouri, to establish a branch at 930 West Liberty Drive, Liberty, Missouri, and to increase its investment in bank premises in the amount of \$137,704.	Newspaper: 08/16/2006 Federal Register: Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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 August 19, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
INDUSTRY BANCSHARES, INC.	* 3A3	Industry Bancshares, Inc., Industry, Texas, and Industry Holdings, Inc., Wilmington, Delaware, to acquire 100 percent of Community Bancorporation, Inc., Bellville, Texas, and indirectly acquire Bellville Holdings, Inc., Wilmington, Delaware, and First National Bank of Bellville, Bellville, Texas.	Newspaper: Not available Federal Register: 09/15/2006

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.

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 19, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK HOLDINGS, THE	CIC	Notice by Brett D. Barker Bank Stock Fund, Devere E. Barker Bank Stock Fund, and Jeffrey Barker Bank Stock Fund, Sparks, Nevada, to acquire up to 15.2 percent of The Bank Holdings and thereby indirectly acquire Nevada Security Bank, both of Reno, Nevada.	Newspaper: 08/29/2006 Federal Register: 09/01/2006
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1 * 3A3	1)The BANKshares, Inc., Rancho Santa Fe, California, to become a bank holding company by acquiring 100 percent of the THE BANKshares, Inc., and thereby indirectly acquire The Bank Brevard, both of Melbourne, Florida; and, 2)Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp, all of Rancho Santa Fe, California, to acquire 91 percent of THE BANKshares, Inc., and thereby indirectly acquire The Bank Brevard, both of Melbourne, Florida.	Newspaper: Not available Federal Register: Not available
CATHAY FINANCIAL HOLDING CO., LTD.	* 3A1	Cathay Financial Holding Co., Ltd., and Cathay Life Insurance Co., Ltd., to acquire up to 9.99 percent of First Financial Holding Co., Ltd., and Chinatrust Financial Holding Co., Ltd., all of Taipei, Taiwan.	Newspaper: Not available Federal Register: Not available
COMMUNITY BANK OF NEVADA	* 18C * Branch	Community Bank of Nevada to merge with Valley Bank, both of Las Vegas, Nevada, and thereby acquire five branch offices of Valley Bank, all located in Nevada.	Newspaper: Not available Federal Register: Not applicable
INDUSTRIAL BANK OF TAIWAN CO., LTD., THE	* 3A1	The Industrial Bank of Taiwan Co., Ltd., Taipei, Taiwan, and IBT Holdings Corp., Cerritos, California, to become bank holding companies by acquiring 100 percent of EverTrust Bank, City of Industry, California.	Newspaper: Not available Federal Register: 09/07/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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