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# Federal Reserve Release

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

*No. 15*

*Week Ending April 9, 2005*

**Testimony And Statements**

Regulatory Reform of the Government-Sponsored Enterprises -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, April 6, 2005

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

**Bank Branches, Domestic**

Chicago

Bank of Geneva, Geneva, Indiana -- to establish a branch at 1451 North Meridian Street, Portland.

- Approved, April 7, 2005

San Francisco

Barnes Banking Company, Kaysville, Utah -- to establish a branch at 229 East St. George Boulevard, St. George.

- Approved, April 7, 2005

Chicago

Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa -- to establish a branch at 5400 Council Street Northeast.

- Approved, April 6, 2005

Kansas City

Gold Bank, Leawood, Kansas -- to establish a branch at John Moore Road and Bloomingdale Avenue, Brandon, Florida.

- Approved, April 8, 2005

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 5236 Broadway, Village of Lancaster.

- Approved, April 7, 2005

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 3 Bethesda Metro Center, Bethesda, Maryland.

- Approved, April 7, 2005

Atlanta

Rivoli Bank & Trust, Macon, Georgia -- to establish a branch at 222 West Poplar Street, Griffin.

- Approved, April 7, 2005

**Bank Holding Companies**

Richmond

Capital One Financial Corporation, McLean, Virginia -- to purchase certain assets and assume certain obligations of the automobile finance business of KeyBank, National Association.

- Approved, April 7, 2005

Kansas City

Citizens Bancshares Co., Chillicothe, Missouri; Young Partners, LP; and Young Corporation -- to acquire additional shares, for a total of 6.95 percent, of Clayco Banc Corporation, Claycomo, and thereby acquire CSB Bank.

- Approved, April 7, 2005

Kansas City

Citizens Bancshares Co., Chillicothe, Missouri; Young Partners, LP; and Young Corporation -- to acquire additional shares, for a total of 23.3 percent, of First Community Bancshares, Inc., Overland Park, Kansas, and thereby acquire First Community Bank, Lee's Summit, Missouri.

- Approved, April 7, 2005

Chicago

CNB Community Bancorp, Inc., Hillsdale, Michigan -- to become a bank holding company and to acquire Hillsdale County National Bank.

- Approved, April 7, 2005

St. Louis

Community First Bancshares, Inc., Harrison, Arkansas -- to acquire at least 23.81 percent of the shares of White River Bancshares Company, Fayetteville, and thereby acquire Signature Bank of Arkansas.

- Approved, April 7, 2005

Chicago

Great River Financial Group, Inc., Burlington, Iowa -- to acquire Two Rivers Bank and Trust, Johnston, a de novo bank.

- Approved, April 7, 2005

**Bank Holding Companies**

Boston

GSB, MHC, Greenfield, Massachusetts -- to become a bank holding company and to acquire Greenfield Savings Bank.

- Approved, April 6, 2005

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire at least 20 percent of the shares of White River Bancshares Company, Fayetteville, and thereby acquire Signature Bank of Arkansas.

- Approved, April 7, 2005

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- to increase its ownership from 44.97 percent to 49.69 percent of PrairieLand Bancorp, Inc. and thereby acquire Farmers and Merchants State Bank of Bushnell.

- Approved, April 4, 2005

Chicago

QCR Holdings, Inc., Moline, Illinois -- to engage de novo in extending credit and servicing loans through a joint venture by its subsidiary, Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa.

- Approved, April 7, 2005

Philadelphia

Univest Corporation of Pennsylvania, Souderton, Pennsylvania -- to retain 8.53 percent of the shares of New Century Bank, Phoenixville.

- Withdrawn, April 7, 2005

St. Louis

White River Bancshares Company, Fayetteville, Arkansas -- to become a bank holding company and to acquire Signature Bank of Arkansas.

- Approved, April 7, 2005

**Banks, National**

Director, BS&R

Omni National Bank, Fayetteville, North Carolina -- request for an exemption from section 23A of the Federal Reserve Act.

- Granted, April 8, 2005

**Competitive Factors Reports**

Minneapolis

American Bank Lake City, Lake City, Minnesota -- report on competitive factors of the proposed merger with American Bank, Eau Claire, Wisconsin.

- Submitted, April 8, 2005

Richmond

Bradford Bank, Baltimore, Maryland -- report on competitive factors of the proposed merger with Interim Savings Bank II.

- Submitted, April 8, 2005

Secretary

Mountain West Bank, Coeur D'Alene, Idaho -- report on competitive factors of the proposed acquisition of the Bonners Ferry branch of Zions First National Bank, Salt Lake City, Utah.

- Submitted, April 7, 2005

Atlanta

Peoples Bank, Palm Harbor, Florida -- report on competitive factors of the proposed merger with United Bank and Trust Company, St. Petersburg, and United Bank of the Gulf Coast, Sarasota.

- Submitted, March 30, 2005 (AC)

Atlanta

SouthBank, Woodstock, Georgia -- report on competitive factors of the proposed merger with Security Interim Bank.

- Submitted, April 4, 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, April 6, 2005

Director, BS&R

Fortis S.A./N.V., Brussels, Belgium; Fortis N.V.; and Fortis Bank S.A./N.V. -- extension of time to conform or divest certain impermissible activities.

- Granted, March 29, 2005 (AC)

Richmond

NBRS Financial, Rising Sun, Maryland -- extension to June 30, 2005, to establish a branch at Maryland Route 213 and White Hall Road, Elkton.

- Granted, April 5, 2005

Kansas City

Saline State Bank, Wilber, Nebraska -- extension to July 23, 2005, to establish a branch at 82nd Street and Elger Drive, Lincoln, and to replace its existing branch at 5620 South 48th Street.

- Granted, April 5, 2005

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- extension to September 18, 2005, to establish a branch at 10923 Olive Boulevard, Creve Coeur.

- Granted, April 4, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to October 6, 2006, to establish a branch at 700 Baltimore Boulevard, Westminster, Maryland.

- Granted, April 6, 2005

Dallas

Texas Coastal Bank, Pasadena, Texas -- extension to August 3, 2005, to establish a branch at 102 West Pasadena Boulevard, Deer Park.

- Granted, April 4, 2005

**International Operations**

Director, BS&R

Fleet National Bank, Providence, Rhode Island -- to amend certain articles of association of its Edge corporation subsidiary, Boston Overseas Financial Corporation, Boston, Massachusetts.

- Approved, April 4, 2005

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 9, 2005

### Section I – Applications subject to newspaper notice only

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

### Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i>  |  |
|-------------|---|--|
| 25A         | State Street International Holdings, Boston, Massachusetts – to extend the period of its corporate existence pursuant to section 25A of the Federal Reserve Act |  |

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 9, 2005

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| FBSEA       | Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida.  | Newspaper – N/Avail                  |
| FBSEA       | Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York.  | Newspaper – N/Avail                  |
| FBSEA       | Lloyds TSB Offshore Limited, St. Helier, Jersey, to establish a representative office in Miami, Florida.  | Newspaper – N/Avail                  |
| BRANCH      | Manufacturers and Traders Trust Company request to open a branch office at 640 Johnson Avenue, Suite 102, Hamlet of Bohemia, Town of Islip, Suffolk County, New York.   | Newspaper – 04/16/2005               |
| INVESTMENT  | J.P. Morgan International Finance Limited submitted a notice, of its intention to make an investment through its wholly owned subsidiary J.P. Morgan Securities Asia Private Limited in a Japanese securities investment trust. | 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> |
|-------------|--------------------|--------------------------------------|
| 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.

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<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>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 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 9, 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)(3)           | Univest Corporation of Pennsylvania, Souderton, PA, to retain 8.53% ownership of the outstanding stock of New Century Bank, Phoenixville, PA. | Newspaper-05/08/2005<br>Fed Reg – 05/06/2005 |
| 3(a)(3) & 4(c)(8) | Citizens & Northern Corporation, Wellsboro, PA, to acquire Canisteo Valley Corporation, Canisteo, NY.   | Newspaper-05/13/2005<br>Fed Reg – 05/02/2005 |

#### 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>   |
|-------------|--|
| 3(a)(1)     | Parke Bancorp, Inc., Washington Township, NJ, to become a bank holding as part of a reorganization of Parke Bank, Washington Township, NJ. |

## Section V – Availability of CRA public evaluations

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

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

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**SN = Substantial noncompliance**

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

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| <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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 9, 2005

#### Section I – Applications subject to newspaper notice only

| <i>Type</i>  | <i>Application</i>   | <i>Ending date of comment period</i> |
|--|--|--------------------------------------|
| *Branch  | Fifth Third Bank, Cincinnati, OH to establish a branch at 5342 North Hamilton Road, Columbus, OH | Newspaper – 03/04/2005               |
| *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>           |
|--|--|--|
| *18(c), *3(a)3, &*Branch                                     | Community Trust Bancorp, Inc., Pikeville, KY, to acquire Heritage Community Bank, Danville, KY   | Newspaper – 05/06/2005<br>Fed Reg – 05/02/2005 |
| *3(a)5   | Peoples Community Bancorp, Inc., West Chester, OH to acquire American State Corporation and its wholly-owned subsidiary American State Bank, both of Lawrenceburg, IN. | Newspaper – N/Avail<br>Fed Reg – 04/07/2005    |
| *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.

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

| <i>RSSD<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 9, 2005

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | New Peoples Bank, Honaker, Virginia, to establish a branch at 514 Commerce Drive, Bluefield, Virginia.*                       | Newspaper – 04/13/2005               |
| Branch      | Southside Bank, Tappahannock, Virginia, to establish a branch at 14833 George Washington Memorial Highway, Glenss, Virginia.* | Newspaper – 04/15/2005               |

\*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>           |
|-------------|--|--|
| 3(a)(3)     | Bank of America Corporation, Charlotte, North Carolina, to acquire Bank of America Rhode Island, N.A., Providence, Rhode Island.*                                  | Fed Reg – 05/02/2005<br>Newspaper – 04/29/2005 |
| 3(a)(3)     | Premier Community Bankshares, Inc., Winchester, Virginia, to acquire 100% of the voting shares of Premier Bank, Inc., Martinsburg, Virginia (an organizing bank).* | Fed Reg – 05/02/2005<br>Newspaper – 05/02/2005 |

\*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.

| <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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 9, 2005

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Capital City Bank, Tallahassee, Florida, to establish a mobile branch to operate in Bibb, Houston, Jones, Laurens, and Monroe Counties in Georgia.* | Newspaper – 04/08/2005               |
| Branch      | Riverside Bank of the Gulf Coast, Cape Coral, Florida, to establish a branch located at 7370 College Parkway, Suite 201, Fort Myers, Florida.*      | Newspaper – 04/16/2005               |

\*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)     | Security Bank Corporation, Macon, Georgia, to acquire 100 percent of the outstanding shares of SouthBank, Woodstock, Georgia.* | Newspaper – 05/02/2005<br>Fed Reg – 04/25/2005 |

\*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>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Foreign     | Trustmark National Bank, Jackson, Mississippi, to establish a branch located in George Town, Grand Cayman Islands. |                                      |

## Section V – Availability of CRA public evaluations

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

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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.

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| <i>RSSD<br/>number</i> | <i>Institution/Location</i>   | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |   |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| 680130                 | Citizens Trust Bank<br>75 Piedmont Avenue<br>Atlanta, Georgia 30302<br>(404) 659-5959 | 11/08/2004                  | 04/04/2005                 | S                     | X                |             |

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 9, 2005

#### Section I – Applications subject to newspaper notice only

| <i>Type</i>    | <i>Application</i>  | <i>Ending date of comment period</i> |
|----------------|---|--------------------------------------|
| Branch         | Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to establish a branch facility to be located at 5400 Council Street N.E., Cedar Rapids, Iowa.*   | Newspaper – 03/16/2005               |
| 18C & Branches | Village Bank and Trust of Arlington Heights, Arlington Heights, Illinois, to merge with First Northwest Bank, Arlington Heights, Illinois, and thereby to establish branches at 234 West Northwest Highway, Arlington Heights, Illinois, and at 150 East Rand Road, Arlington Heights, Illinois.* | Newspaper – N/Avail                  |

\* 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) & 3(a)(1) | Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Bancorp Colorado Limited, Lansing, Michigan, and thereby indirectly acquire Fort Collins Commerce Bank (in organization), Fort Collins, Colorado, and by Capitol Bancorp Colorado Limited, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Fort Collins Commerce Bank (in organization), Fort Collins, Colorado.*  | Fed Reg – 04/26/2005<br>Newspaper – 04/07/2005 |
| CIC               | Notice by the Hansen family (Jutta Hansen, DeWitt, Iowa and Chris Hansen III, Grand Mound, Iowa individually and as trustees of the Chris F. Hansen, Jr. Trust, DeWitt, Iowa; Pamela A. Swahn IRA, Granite Bay, California; Pamela A. Swahn, Granite Bay, California; Anne H. Fergus, Whitefish Bay, Wisconsin; and Melanie K. Boosalis, Long Grove, Iowa) to acquire control of 30.66 percent of the common stock of DeWitt Bancorp, Inc., DeWitt, Iowa, and thereby indirectly DeWitt Bank and Trust Company, DeWitt, Iowa. | Fed Reg – 04/20/2005<br>Newspaper – N/Avail    |
| 3(a)(1)           | Edgebrook Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Edgebrook Bank (in organization), Chicago, Illinois.*   | Fed Reg – 04/15/2005<br>Newspaper – 04/15/2005 |

**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)     | Family Merchants Bancorporation, Inc., Cedar Rapids, Iowa, to become a bank holding company by acquiring 100 percent of Family Merchants Bank (in organization), Cedar Rapids, Iowa.*                               | Fed Reg – 05/06/2005<br>Newspaper – N/Avail |
| 3(a)(3)     | Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of Madison Bank & Trust Company, Madison, Indiana.*  | Fed Reg – 05/05/2005<br>Newspaper – N/Avail |
| 3(a)(3)     | Peotone Bancorp, Inc., Peotone, Illinois, to acquire up to 20.06 percent of the voting shares of SouthwestUSA Corporation, Las Vegas, Nevada, and thereby indirectly acquire SouthwestUSA Bank, Las Vegas, Nevada.* | Fed Reg – N/Avail<br>Newspaper – N/Avail    |

\* 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> |
|-------------|---|--------------------------------------|
| 4(c)(8)     | First Suburban Bancorp Corporation, Maywood, Illinois, proposes to acquire 100 percent of Water Street Capital Markets LLC, Glendale Heights, Illinois, and thereby to engage in securities brokerage activities. | Fed Reg – 05/06/2005                 |

**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.

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 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> |
| 2142155            | Quad City Bank & Trust Co.<br>2118 Middle Road<br>Bettendorf, Iowa 52722<br>(563) 344-0600 | 10/18/2004              | 03/30/2005             | S                 | X                |             |
| 365745             | TSB Bank<br>1610 S. Center Street<br>Marshalltown, Iowa 50158<br>(641) 752-2393            | 11/15/2004              | 04/05/2005             | O                 |                  | X           |

**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, April 9, 2005

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 18C Branch  | The Citizens Bank, Batesville, Arkansas, to purchase the assets and assume the liabilities of the Cave City, Arkansas branch of First National Bank & Trust Company, Mountain Home, Arkansas, and to retain the acquired facility as a branch office.* | Newspaper – 05/05/2005               |

\* 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>           |
|-------------|---|--|
| 3A1         | SouthernTrust Bancshares, Inc., Goreville, Illinois, to become a bank holding company by acquiring 100 percent of SouthernTrust Bank, Goreville, Illinois (in organization).* | Newspaper – 05/07/2005<br>Fed Reg – 05/06/2005 |
| CIC         | Notice by Donald C. Bedell, Sikeston, Missouri, to gain control of First Community Bancshares, Inc., Batesville, Arkansas.  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |

\* 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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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.

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

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 9, 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)(5)     | Deerwood Bancshares, Inc., Deerwood, Minnesota, to acquire 100 percent of Northome Bancshares, Inc., Northome, Minnesota, and thereby indirectly acquire Northland Community Bank, Northome, Minnesota.* | Fed Reg – 04/22/2005<br>Newspaper – N/Avail |
| 3(a)(1)     | Rum River Bancorporation, Inc., Milaca, Minnesota to become a bank holding company by acquiring 100 percent of the First National Bank of Milaca, Milaca, Minnesota.*                                    | Fed Reg – 04/21/2005<br>Newspaper – N/Avail |

\* 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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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| <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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 9, 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)     | Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas, to become a bank holding company through the acquisition of an additional 24 percent, for a total of 35 percent, of the voting shares of Stockgrowers Banc Corporation, parent of Stockgrowers State Bank, both of Ashland, Kansas.                                | Newspaper – 04/24/2005<br>Fed Reg – 04/25/2005 |
| 3(a)(1)     | Signature Acquisition Company, Inc., Olathe Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Agency, Inc., Haddam, Kansas, parent of Frontier Bank, Haddam, Kansas, and immediately thereafter, to be merged into Signature Bancshares, Inc., Olathe, Kansas.              | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| 3(a)(1)     | Signature Bancshares, Inc., Olathe, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Agency, Inc., Haddam, Kansas, parent of Frontier Bank, Haddam, Kansas.  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| CIC         | Notification by Joel H. Wiens, Cheyenne, Wyoming, to acquire control of Union Bank Corporation, parent of Union State Bank, both of Upton, Wyoming.  | Newspaper – 04/21/2005<br>Fed Reg – 04/18/2005 |
| CIC         | Notification by Stephen Sherlock, Lamar, Colorado, individually and as trustee for Colorado East Bank & Trust Employee Stock Ownership Plan, Lamar, Colorado, to retain control of ColoEast Bankshares, Inc., Lamar, Colorado, parent of First National Bank of Tribune, Tribune, Kansas, and Colorado East Bank & Trust, Lamar, Colorado. | Newspaper – N/Avail<br>Fed Reg – 04/25/2005    |

**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.

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 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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 9, 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)(5)    | Independent Bank Group Central Texas, Inc., McKinney, Texas, and CTB Holdings Delaware, Inc., Wilmington, Delaware, to merge with First FSB Bancshares, Inc., Mount Calm, Texas, and indirectly acquire First State Bank, Italy, Texas, and First State Bank, Mount Calm, Texas.<br>(previously reported the week ending April 2, 2005) | Fed Reg – 04/25/2005<br>Newspaper – 04/30/2005 |
| *3(a)(1)    | Texas Brand Bancshares, Inc., Garland, Texas, and TBB Delaware, Inc., Wilmington, Delaware, to become bank holding companies by acquiring 100 percent of Texas Brand Bank, Garland, Texas.  | Fed Reg – 05/06/2005<br>Newspaper – 04/30/2005 |

\* 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 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, April 9, 2005

### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Barnes Banking Company, Kaysville, Utah, to establish a branch facility at 229 East St. George Boulevard, St. George, Utah.*                 | Newspaper – 03/25/2005               |
| Branch      | Nara Bank, Los Angeles, California, to establish a branch facility to be located at 10055 Garden Grove Boulevard, Garden Grove, California.* | Newspaper – 04/16/2005               |

\* 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 Jason Anis Awad to increase his ownership in Business Bank Corporation, Las Vegas, Nevada, and thereby indirectly increase his ownership in Business Bank of Nevada, Las Vegas, Nevada.*              | Newspaper – N/Avail<br>Fed Reg – 04/27/2005 |
| 3(a)(1)     | Oakland Venture Group, Los Angeles, California, to become a bank holding company by acquiring 100 percent of Innovative Bancorp and its wholly-owned subsidiary, Innovative Bank, both of Oakland, California.* | Newspaper – N/Avail<br>Fed Reg – 05/02/2005 |

\* 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.

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 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               |                 |