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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. 42*

*Week Ending October 15, 2005*

**Enforcement**

Deutsche Bank Trust Company Americas, New York, New York -- written agreement with the Federal Reserve Bank of New York and the New York State Banking Department.

- Announced, October 14, 2005

Surety Capital Corporation, Fort Worth, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, October 14, 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**

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 3001 North Tamiami Trail, Naples, Florida.  
- Approved, October 13, 2005

Atlanta

Commercial Bank, Harrogate, Tennessee -- to establish a branch at 2320 South U.S. Highway 421, Harlan, Kentucky.  
- Approved, October 13, 2005

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at 1085 Port Republic Road, Harrisonburg.  
- Approved, October 12, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 2151 Schorray Drive, Lancaster.  
- Approved, October 11, 2005

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 1100 East Main Street, Broussard.  
- Approved, October 14, 2005

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 338 Settlers Trace.  
- Approved, October 14, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 4725 South Flamingo Road, Cooper City, Florida.  
- Approved, October 11, 2005

**Bank Holding Companies**

St. Louis

1st Advantage Bancshares, Inc., St. Peters, Missouri -- to become a bank holding company and to acquire 1st Advantage Bank.

- Approved, October 13, 2005

Richmond

Bank of America Corporation, Charlotte, North Carolina -- to acquire certain assets and assume certain liabilities of Works, Inc., Austin, Texas.

- Approved, October 14, 2005

Minneapolis

Bridgewater Bancshares, Inc., Bloomington, Minnesota -- to become a bank holding company and to acquire Bridgewater Bank, a de novo bank.

- Approved, October 12, 2005

Boston

CNB Financial Corporation, Worcester, Massachusetts -- to become a bank holding company and to acquire Commonwealth National Bank.

- Approved, October 11, 2005

New York

Commonwealth Bank of Australia, Sydney, Australia -- for its subsidiary, CommSec LLC, New York, New York, to engage in securities brokerage, private placement, and other transactional services.

- Approved, October 11, 2005

Cleveland

Enterprise Financial Services Group, Inc., Allison Park, Pennsylvania -- to become a bank holding company and to acquire Enterprise Bank; and for Enterprise Employee Stock Ownership Plan to become a bank holding company and to acquire 22 percent of the shares of Enterprise Financial Services Group.

- Returned, October 13, 2005

**Bank Holding Companies**

Chicago

First Midwest Bancorp, Inc., Itasca, Illinois -- to acquire at least 15 percent of the shares of Textura, LLC, Lake Bluff, and thereby engage in providing data processing services.

- Approved, October 13, 2005

St. Louis

German American Bancorp, Jasper, Indiana -- to acquire 9.8 percent of the shares of Eclipse Bank, Inc., Louisville, Kentucky, a de novo bank.

- Approved, October 12, 2005

Kansas City

Main Banc, Inc., Albuquerque, New Mexico -- to become a bank holding company and to acquire Interamerica Bank.

- Approved, October 11, 2005

Atlanta

Newnan Coweta Bancshares, Inc., Newnan, Georgia -- relief from a commitment.

- Withdrawn, October 13, 2005

Dallas

North American Bancshares, Inc., Sherman, Texas, and Texoma Holding Company Inc., Dover, Delaware -- to acquire State Bank and Trust of Seguin, Seguin, Texas.

- Approved, October 13, 2005

General Counsel

Regions Financial Corporation, Birmingham, Alabama -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, October 14, 2005

**Change In Bank Control**

Atlanta

General Bancshares, Inc., Jasper, Tennessee -- change in bank control.

- Withdrawn, October 11, 2005

**Competitive Factors Reports**

Minneapolis

Border State Bank, Greenbush, Minnesota -- report on competitive factors of the proposed merger with Border State Bank of International Falls, International Falls.  
- Submitted, October 14, 2005

Minneapolis

Brill State Bank, Rice Lake, Wisconsin -- report on competitive factors of the proposed merger with Brill Investments, Pahrump, Nevada.  
- Submitted, October 11, 2005

St. Louis

Buena Vista National Bank of Chester, Chester, Illinois -- report on competitive factors of the proposed merger with Citizens Community Bank of Decatur, Decatur.  
- Submitted, October 13, 2005

Atlanta

Commercebank, National Association, Coral Gables, Florida -- report on competitive factors of the proposed purchase and assumption of certain deposits of the Miami branch of Banco de Sabadell, S.A., Miami.  
- Submitted, October 11, 2005

Boston

Commonwealth National Bank, Worcester, Massachusetts -- report on competitive factors of the proposed merger with CNB Interim National Bank.  
- Submitted, October 11, 2005

Boston

Enfield Federal Savings and Loan Association, Enfield, Connecticut -- report on competitive factors of the proposed corporate reorganization from a mutual holding company to a stock holding company structure.  
- Submitted, October 13, 2005

Atlanta

The First Bank of Brunswick, Brunswick, Georgia -- report on competitive factors of the proposed merger with First National Bank, St. Marys.  
- Submitted, October 12, 2005

**Competitive Factors Reports**

St. Louis

First South Bank, Bolivar, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of two Dyersburg branches of First Tennessee Bank, N.A., Memphis.

- Submitted, October 12, 2005

St. Louis

First State Bank of Eldorado, Eldorado, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Evansville, Indiana, branch of The First National Bank of Dana, Dana.

- Submitted, October 14, 2005

St. Louis

First Tennessee Bank National Association Memphis, Memphis, Tennessee -- report on competitive factors of the proposed merger with Town and Country Bank of the Ozarks, Republic, Missouri.

- Submitted, October 12, 2005

Atlanta

Flag Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with First Capital Bank, Norcross.

- Submitted, October 14, 2005

Richmond

The Grant County Bank, Petersburg, West Virginia -- report on competitive factors of the proposed merger with The National Bank of Davis, Davis.

- Submitted, October 12, 2005

St. Louis

Mid-Missouri Bank, Springfield, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Republic branch of First Tennessee Bank, N.A., Memphis, Tennessee.

- Submitted, October 12, 2005

**Competitive Factors Reports**

Dallas

Patriot Bank, Houston, Texas -- report on competitive factors of the proposed merger with Farmers and Merchants State Bank, Ladonia.

- Submitted, October 11, 2005

Minneapolis

Roundbank, Waseca, Minnesota -- report on competitive factors of the proposed merger with American Savings, Inc., Farmington.

- Submitted, October 14, 2005

Philadelphia

Sun National Bank, Vineland, New Jersey -- report on competitive factors of the proposed merger with Advantage Bank, Branchburg.

- Submitted, October 12, 2005

**Extensions Of Time**

Secretary

Bank of America Corporation, Charlotte, North Carolina -- commenter's request for an additional extension of the comment period on the application to acquire MBNA Corporation, Wilmington, Delaware.

- Denied, October 12, 2005

Kansas City

The Citizens Bank of Edmond, Edmond, Oklahoma -- extension to January 16, 2006, to establish a branch at 855 West Covell Road.

- Granted, October 14, 2005

Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- extension to October 14, 2006, to establish a branch at 502 State Road, Borough of Emmaus.

- Granted, October 14, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to October 18, 2006, to establish a branch on Ocoee Crossing, Cleveland, Tennessee.

- Granted, October 13, 2005



**Extensions Of Time**

Atlanta

Regions Bank, Birmingham, Alabama -- extension to November 15, 2006, to establish a branch at the intersection of Wilson Park Avenue and FM 620, Four Points, Texas.

- Granted, October 13, 2005

**Membership**

St. Louis

Cross Country Bank, Wynne, Arkansas -- to become a member of the Federal Reserve System.

- Approved, October 13, 2005

**Regulations And Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on September 20, 2005.

- Published, October 11, 2005

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Cleveland, Kansas City, and Dallas Federal Reserve Districts (Docket No. R-1237).

- Approved, October 11, 2005

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
SALEM FIVE BANCORP	* 3A1 * 3A3	Section 3(a)(1) and 3(a)(3) application by Salem Five Bancorp, Salem, Massachusetts to become a mutual bank holding company through the acquisition of Salem Five Cents Savings Bank, Salem, Massachusetts, and immediately thereafter to acquire Heritage Co-operative Bank, Salem, Massachusetts.	Newspaper: Federal Register:	Not available 11/04/2005

**District: 1**  
**Federal Reserve Bank of Boston**

**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.

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 October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DEUTSCHE GENOSSENSCHAFTS-HYPOTH EKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper:	Not available
			Federal Register:	Not applicable
MAGYAR BANCORP, MHC	* 3A1	Application by Magyar Bancorp, MHC and Magyar Bancorp, Inc., both of New Brunswick, New Jersey, for prior approval of the Board to control directly and indirectly, respectively, 100% of the voting shares of Magyar Bank, New Brunswick, New Jersey.	Newspaper:	10/25/2005
			Federal Register:	10/31/2005
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Hudson United Bancorp, and it wholly-owned subsidiary, Hudson United Bank, both of 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:	10/20/2005

**District: 2**  
**Federal Reserve Bank of New York**

**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.

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: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
<b>NONE</b>			

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**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
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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
331713	NEW TRIPOLI BK, NEW TRIPOLI, PENNSYLVANIA	05/02/2005	10/05/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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**NONE**



**District: 4**  
**Federal Reserve Bank of Cleveland**

**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.

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 October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GRANDSOUTH BANCORPORATION	CIC	Notice by Mason Young Garrett and Mary Beth Garrett both of Belton, South Carolina, to increase control of GrandSouth Bancorporation, Greenville, South Carolina.	Newspaper:	10/22/2005
			Federal Register:	10/20/2005
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Honaker, Virginia, to establish a branch at 11421 Indian Creek Road, Pound, Virginia.	Newspaper:	10/24/2005
			Federal Register:	Not applicable

**District: 5**  
**Federal Reserve Bank of Richmond**

**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.

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: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending October 15, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: 12562 Race Track Road, Tampa, Florida, to be known as the Nine Eagles Branch; 9907 N. Dale Mabry Highway, Carrollwood, Florida, to be known as the Lake Carroll Branch; 15580 Old Hickory Boulevard, Nashville, Tennessee, to be known as the Nippers Corner Branch; and 20171 Summerlin Road, Ft. Myers, Florida, to be known as the Sanibel Branch.	Newspaper:	10/27/2005
			Federal Register:	Not applicable
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FLINT COMMUNITY BANCSHARES, INC.	* 3A1	Flint Community Bancshares, Inc., Albany, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Flint Community Bank, Albany, Georgia (in organization).	Newspaper:	10/12/2005
			Federal Register:	11/10/2005
MADISON FINANCIAL CORPORATION	* 3A1	Madison Financial Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of Madison County Bank, both of Madison, Mississippi.	Newspaper:	Not available
			Federal Register:	Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2131 Ayrsley Town Boulevard, Charlotte, North Carolina.	Newspaper:	10/12/2005
			Federal Register:	Not applicable
SBT BANCORP, INC.	* 3A1	SBT Bancorp, Inc., Clarkesville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Bank & Trust, Clarkesville, Georgia (in organization).	Newspaper:	10/24/2005
			Federal Register:	11/10/2005

**District: 6**  
**Federal Reserve Bank of Atlanta**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
655839	COVINGTON CTY BK, ANDALUSIA, ALABAMA	06/13/2005	10/02/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	10/16/2005
			Federal Register:	10/13/2005
PLYMOUTH BANCORP INC.	* 3A1	Plymouth Bancorp Inc., Kirkwood, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank of Plymouth, Plymouth, Illinois.	Newspaper:	Not available
			Federal Register:	10/28/2005
R & J FINANCIAL CORPORATION	CIC	Notice by James Jay Johnson, Sutherland, Iowa, to gain control of R & J Financial Corporation, Inc., Elma, Iowa, and thereby indirectly Peoples Savings Bank, Charles City, Iowa.	Newspaper:	Not available
			Federal Register:	10/31/2005

**District: 7**  
**Federal Reserve Bank of Chicago**

**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
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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
457547	UNIONBANK, STREATOR, ILLINOIS	05/09/2005	10/06/2005	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CROSS COUNTY BANK	Member	Cross County Bank, Wynne, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FARMERS CAPITAL BANK CORPORATION	* 3A3 * 3A1 4c8	Farmers Capital Bank Corporation, Frankfort, Kentucky, to acquire 100 percent of Citizens Bancorp, Inc., Newport, Kentucky, and thereby indirectly acquire Citizens Bank of Northern Kentucky, Newport, Kentucky. Also a companion application by Citizens Acquisition Subsidiary Corp., Frankfort, Kentucky ("Acquisition Corp."), to become a bank holding company through its merger with Citizens Bancorp, Inc. Through the merger, Acquisition Corp. will also acquire Citizens Financial Services, Inc., Newport, Kentucky, and thereby indirectly engage in activities relating to securities brokerage and financial planning services.	Newspaper:	11/12/2005
			Federal Register:	11/15/2005
PORTER BANCORP, INC.	* 3A3	Porter Bancorp, Inc., Shepherdsville, Kentucky, to increase its ownership to 100 percent of BBA, Inc., Shepherdsville, Kentucky, and thereby indirectly acquire Bullitt County Bank, Shepherdsville, Kentucky.	Newspaper:	11/07/2005
			Federal Register:	11/04/2005
PULASKI BANK AND TRUST COMPANY	* Branch	Pulaski Bank and Trust Company, Little Rock, Arkansas, to establish a branch facility to be located at 7465 Poplar Avenue, Germantown, Tennessee.	Newspaper:	10/25/2005
			Federal Register:	Not applicable



**District: 8**  
**Federal Reserve Bank of St. Louis**

**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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- SN = Substantial noncompliance

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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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with United Bancorporation, Billings, Montana and thereby indirectly acquire Lincoln County Bank, Merrill, Wisconsin; United Bank, Osseo, Wisconsin; Bank of Poynette, Poynette, Wisconsin and Cambridge State Bank, Cambridge, Wisconsin.	Newspaper: Federal Register:	Not available 11/10/2005
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with Midwest Bancorporation, Billings, Montana and thereby indirectly acquire Clarke County State Bank, Osceola, Iowa, Farmers and Merchants State Bank, Iroquois, South Dakota and Farmers State Bank, Stickney, South Dakota.	Newspaper: Federal Register:	Not available 11/10/2005

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**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
65559	PIONEER B&TC, BELLE FOURCHE, SOUTH DAKOTA	06/13/2005	09/27/2005	S	Large Bank
920854	PIONEER BK, MAPLETON, MINNESOTA	06/27/2005	09/27/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	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 October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF PARSONS	* Branch	Bank of Parsons, Parsons, Kansas, to establish a branch at the junction of U.S. Highways 400 and 59 inside the Wal-Mart Super Center, Parsons, Kansas.	Newspaper: Federal Register:	10/13/2005 Not applicable
COLLEGIATE PEAKS BANCORP, INC.	* 3A1	Collegiate Peaks Bancorp, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Collegiate Peaks Bank, Buena Vista, Colorado.	Newspaper: Federal Register:	Not available 11/10/2005
FIRST FINANCIAL BANCSHARES, INC.	* 3A1	First Financial Bancshares, Inc., Lawrence, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Lawrence Bank, Lawrence, Kansas.	Newspaper: Federal Register:	11/07/2005 11/10/2005
NEBRASKA BANKSHARES, INC.	* 3A3	Nebraska Bankshares, Inc., Farnam, Nebraska, to acquire up to 100 percent of the voting shares of First State Bank (also known as Holbrook Exchange Company, Holbrook, Nebraska (in organization).	Newspaper: Federal Register:	10/30/2005 11/10/2005
RELIANZBANCSHARES INC.	* 3A1	RelianzBancshares Inc., Wichita, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of RelianzBank, Wichita, Kansas (in organization).	Newspaper: Federal Register:	11/05/2005 10/28/2005
SOLUTIONSBANK	* 18C * Branch	SolutionsBank, Overland Park, Kansas, to merge with Citizens Home Bank, Greenfield, Missouri, and incident thereto, to establish several branches. SolutionsBank, Overland Park, Kansas, to establish a branch at 127 West 10th Street, Kansas City, Missouri.	Newspaper: Federal Register:	Not available Not applicable

**District: 10**  
**Federal Reserve Bank of Kansas City**

**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.

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 October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NEW WAGGONER, INC.	* 3A1	New Waggoner, Inc., Vernon, Texas, to become a bank holding company by acquiring 100 percent of Waggoner National Bancshares, Inc., Vernon, Texas, and indirectly acquire Vernon Bancshares, Inc., Wilmington, Delaware, and Waggoner National Bank, Vernon, Texas.	Newspaper:	Not available
			Federal Register:	Not available
SOUTH PLAINS FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	South Plains Financial, Inc. Employee Stock Ownership Plan, Lubbock, Texas, to become a bank holding company by acquiring 26 percent of South Plains Financial, Inc., Lubbock, Texas, and indirectly acquire South Plains Delaware Financial Corporation, Dover, Delaware, City Bank, Lubbock, Texas, Zia Financial Corporation, Ruidoso, New Mexico, and City Bank New Mexico, Ruidoso, New Mexico.	Newspaper:	10/26/2005
			Federal Register:	11/04/2005
TRADITION BANK	* Branch	Tradition Bank, Houston, Texas, to establish a branch to be located at 3205 College Park Drive, The Woodlands, Texas 77384.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 11**  
**Federal Reserve Bank of Dallas**

**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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending October 15, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF THE FEDERATED STATES OF MICRONESIA	FBSEA	Bank of the Federated States of Micronesia, Kolonia, Pohnpei, Federated States of Micronesia, to establish a limited service non-insured branch in Honolulu, Hawaii, pursuant to section 7(d) of the International Banking Act, and section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	10/10/2005
FAR WEST BANCORPORATION	CIC	Notice by Enoch Andrus Ludlow to retain his ownership in Far West Bancorporation, Provo, Utah, and thereby indirectly increase his ownership in Far West Bank, Provo, Utah.	Newspaper:	10/20/2005
			Federal Register:	10/11/2005
Westside Banking Company	3A1	Westside Banking Company, University Place, Washington, to become a bank holding company by acquiring 100 percent of Westside Community Bank, University Place, Washington.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 12**  
**Federal Reserve Bank of San Francisco**

**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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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

\* Subject to the provisions of the Community Reinvestment Act