
Federal Reserve Release



H.2

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

No. 10

Week Ending March 11, 2006

Bank Branches, Domestic

Whitney Holding Corporation, New Orleans, Louisiana -- to acquire First National Bancshares, Inc., Bradenton, Florida, and 1st National Bank & Trust.
- Approved, March 7, 2006

Bank Holding Companies

Compass Bancshares, Inc., Birmingham, Alabama -- to acquire TexasBanc Holding Co., Weatherford, Texas, and TexasBank, Fort Worth; and for Compass Bancshares' subsidiary, Compass Bank, Birmingham, to merge with and retain the branches of TexasBank.
- Approved, March 6, 2006

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Trustcorp Financial, Inc., St. Louis, Missouri, and its subsidiary, Missouri State Bank and Trust Company, Clayton.
- Approved, March 10, 2006

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Gold Banc Corporation, Inc., Leawood, Kansas, and its subsidiary, Gold Bank; and for Marshall & Ilsley Corporation's subsidiary, M&I Marshall & Ilsley Bank, Milwaukee, to merge with Gold Bank and establish branches at its existing locations.
- Approved, March 10, 2006

Banks, Foreign

Bank Hapoalim, B.M., Tel Aviv, Israel, Arison Holdings (1998) Ltd., and Israel Salt Industries Ltd., Atlit -- to acquire Investec (US) Incorporated, New York, New York, and engage in investment activities in the United States.
- Approved, March 6, 2006

Banks, National

Alabama Bankers Bank, N.A., Birmingham, Alabama -- to act as a pass-through correspondent for nonmember depository institutions and maintain reserves at the Federal Reserve Bank of Atlanta.
- Approved, February 22, 2006 (AC)

Regulations And Policies

Commercial Real Estate and Risk-Management Practices -- extension to April 13, 2006, of the comment period on the proposed Interagency Guidance on Concentrations in Commercial Real Estate and Sound Risk-Management Practices.
- Announced, March 9, 2006

Enforcement

Asian Financial Corporation, Philadelphia, Pennsylvania, and Asian Bank -- issuance of a consent cease and desist order.
- Announced, March 8, 2006

New Asia Bank, Chicago, Illinois -- written agreement dated May 21, 2003, terminated February 27, 2006.
- Announced, March 7, 2006

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

Bank Branches, Domestic

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to establish a branch at 3216 West Colorado Avenue and to increase its investment in bank premises.
- Approved, March 10, 2006

Kansas City

Bank of Jackson Hole, Jackson, Wyoming -- to establish a branch at 807 West Pine Street, Pinedale.
- Approved, March 9, 2006

New York

Bank of Smithtown, Smithtown, New York -- to establish a branch at 465 Smithtown Boulevard, Nesconset.
- Approved, March 10, 2006

New York

Bank of Smithtown, Smithtown, New York -- to establish a branch at 4032 Nesconset Highway, Setauket.
- Approved, March 10, 2006

Richmond

The Marathon Bank, Winchester, Virginia -- to establish a branch at 33604 Old Valley Pike, Strasburg.
- Approved, March 7, 2006

Chicago

Midwest Bank and Trust Company, Elmwood Park, Illinois -- to establish a branch at 9668 Franklin Avenue, Franklin Park.
- Approved, March 9, 2006

Secretary

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 6550 Mercantile Drive East, Frederick.
- Approved, March 9, 2006

Bank Branches, Domestic

Minneapolis

Valley Bank of Ronan, Ronan, Montana -- to establish a branch at 146 South Shore Route, Polson.

- Approved, March 10, 2006

Bank Holding Companies

San Francisco

AmericanWest Bancorporation, Spokane, Washington -- waiver of application to merge with Columbia Trust Bancorp, Pasco, in connection with the merger of Columbia Trust Bancorp's subsidiary, Columbia Trust Bank and AmericanWest Bank, Spokane.

- Granted, March 9, 2006

San Francisco

Cathay General Bancorp, Los Angeles, California -- to acquire up to 14.9 percent of the shares of Broadway Financial Corporation and thereby acquire shares of Broadway Federal Bank, FSB, and engage in operating a savings association, and of Broadway Financial Funding LLC and engage in extending credit and servicing loans.

- Approved, March 6, 2006

Kansas City

First Muskogee Financial Corporation, Muskogee, Oklahoma -- to acquire First Financial Bancshares, Inc., Roland, and thereby acquire First National Bank of Sallisaw, Sallisaw.

- Approved, March 10, 2006

St. Louis

Lincoln County Bancorp, Inc., Troy, Missouri -- to merge with Centennial Bancshares Corporation, Elsberry, and thereby acquire Bank of Lincoln County.

- Withdrawn, March 8, 2006

Chicago

Marquette National Corporation, Chicago, Illinois -- to acquire Hemlock Federal Financial Corporation, Oak Forest, and thereby acquire Hemlock Federal Bank for Savings and operate a savings association.

- Approved, March 6, 2006

Bank Holding Companies

Boston

Meridian Interstate Bancorp, Inc., East Boston, Massachusetts -- to become a bank holding company and to acquire East Boston Savings Bank.
- Approved, March 6, 2006

Atlanta

Upper Cumberland Bancshares, Inc., Byrdstown, Tennessee, and Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County -- to acquire People's Bank and Trust Company of Clinton County, Albany, Kentucky, a de novo bank.
- Approved, March 6, 2006

San Francisco

Western Alliance Bancorporation, Las Vegas, Nevada -- to merge with Intermountain First Bancorp, and thereby acquire Nevada First Bank.
- Approved, March 8, 2006

Bank Mergers

Kansas City

First State Bank, Lincoln, Nebraska -- to merge with Bank of Yutan, Yutan, and thereby establish a branch.
- Approved, March 6, 2006

Philadelphia

Susquehanna Patriot Bank, Marlton, New Jersey -- to merge with Minotola National Bank, Vineland.
- Approved, March 6, 2006

Bank Premises

Kansas City

The Gunnison Bank and Trust Company, Gunnison, Colorado -- to increase its investment in bank premises.
- Approved, March 9, 2006

Change In Bank Control

St. Louis

MemphisFirst Corporation, Memphis, Tennessee -- change in bank control.
- Permitted, March 7, 2006

Atlanta

SunSouth Bancshares, Inc., Dothan, Alabama -- change in bank control.
- Permitted, March 6, 2006

Chicago

TeamCo, Inc., Oak Lawn, Illinois -- to retain control of TeamCo, Inc.
- Permitted, March 7, 2006

Competitive Factors Reports

St. Louis

First American National Bank, Iuka, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of four branches of AmSouth Bank, Birmingham, Alabama.
- Submitted, March 9, 2006

Secretary

First National Bank and Trust Company of the Treasure Coast, Stuart, Florida -- report on competitive factors of the proposed merger with Big Lake National Bank, Okeechobee.
- Submitted, March 8, 2006

Richmond

First National Bank, Christiansburg, Virginia -- report on competitive factors of the proposed mergers with Bedford Federal Savings Bank, National Association, Bedford, and FNB Salem Bank and Trust, National Association, Salem.
- Submitted, March 8, 2006

Chicago

Northwestern State Bank of Orange City, Orange City, Iowa -- report on competitive factors of the proposed merger with Security State Bank, Sheldon.
- Submitted, March 6, 2006

Competitive Factors Reports

Secretary

United Bank of Kansas, Whiting, Kansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Atchison, Kansas, branch of Bank Midwest, National Association, Kansas City, Missouri.

- Submitted, March 9, 2006

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to June 13, 2006, to acquire 30 percent of the shares of The ANB Corporation, The ANB Delaware Corporation, and American National Bank.

- Granted, March 10, 2006

San Francisco

Cathay General Bancorp, Los Angeles, California -- extension to June 11, 2006, to acquire up to 100 percent of the shares of Great Eastern Bank, New York, New York.

- Granted, March 10, 2006

Philadelphia

Penn Bancshares, Inc., Pennsville, New Jersey -- extension to March 19, 2006, to acquire 24.89 percent of the shares of Harvest Community Bank.

- Granted, March 9, 2006

Financial Holding Companies

Minneapolis

The Bridger Company, Bridger, Montana -- election to become a financial holding company.

- Effective, March 9, 2006

Kansas City

First Western Financial, Inc., Denver, Colorado -- election to become a financial holding company.

- Effective, March 8, 2006

Membership

Philadelphia

The First National Bank in Fleetwood, Fleetwood, Pennsylvania -- to retain membership in the Federal Reserve System on conversion to a state charter.
- Approved, March 9, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Boston Private Financial Holdings, Inc., Boston, Massachusetts - notification pursuant to section 4(c)(8) of the BHC Act to acquire 100% direct ownership of Anchor Capital Holdings LLC, Boston, Massachusetts (Anchor Holdings) and 80% interests to be held by Anchor Holdings in each of Anchor Capital Advisors LLC and Anchor/Russell Capital Advisors LLC, both of Boston, Massachusetts and thereby engage in financial and investment advisory activities pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Not applicable Federal Register: 03/28/2006

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending March 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
J.P. MORGAN INTERNATIONAL FINANCE LIMITED	Investment	<p>J.P. Morgan International Finance Limited, Newark, Delaware ("JPMIF"), an indirect subsidiary of JPMorgan Chase Bank, National Association, Columbus, Ohio, submitted a notice of its intention to make a subsidiary investment in a newly formed special purpose vehicle in the amount of up to US \$2.5 billion, pursuant to Section 211.9(f) of Regulation K.</p> <p>JPMIF also requested a waiver from the provisions of Section 211.9(a)(3) and (b)(6) of Regulation K to permit JPMIF to exclude the investment for purposes of complying with the 12 month investment limit.</p>	Newspaper: Not applicable Federal Register: Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
ORRSTOWN FINANCIAL SERVICES, INC.	* 3A3	Orrstown Financial Services, Inc., Shippensburg, PA, to acquire The First National Bank of Newport, Newport, PA	Newspaper: 03/11/2006 Federal Register: 03/09/2006

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
Ohio Commerce Bank	Member	Application by Ohio Commerce Bank, Beachwood, Ohio, to become a member of the Federal Reserve System	Newspaper: Not applicable Federal Register: Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending March 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKANNAPOLIS	* Branch	BankAnnapolis, Annapolis, Maryland, proposes to establish a branch at 25 Market Place, Annapolis, Maryland.	Newspaper: 03/18/2006 Federal Register: Not applicable	
CONGRESSIONAL BANK	* Branch	Congressional Bank, Potomac, Maryland, proposes to establish a branch at 5274 Randolph Road, Rockville, Maryland.	Newspaper: 03/17/2006 Federal Register: Not applicable	
FREDERICK COUNTY BANK	* Branch	Frederick County Bank, Frederick, Maryland, proposes to establish a branch at 200 Commerce Drive, Walkersville, Maryland.	Newspaper: 03/18/2006 Federal Register: Not applicable	
SECURITY ONE BANK	* Branch	Security One Bank, Baileys Crossroads, Virginia, requests permission to provide a courier service to pick up deposits from customers.	Newspaper: 03/20/2006 Federal Register: Not applicable	
SOUTHSIDE BANK	* 18C * Branch	Southside Bank, Tappahannock, Virginia, to merge with Bank of Northumberland, Incorporated, Heathsville, Virginia.	Newspaper: Not available Federal Register: Not applicable	
SOUTHSIDE BANK	* 18C * Branch	Southside Bank, Tappahannock, Virginia, to merge with Hanover Bank, Mechanicsville, Virginia.	Newspaper: Not available Federal Register: Not applicable	
Yadkin Valley Financial Corporation	3A1	Yadkin Valley Financial Corporation, Elkin, North Carolina, to become a bank holding company by acquiring 100% of Yadkin Valley Bank and Trust Company, Elkin, North Carolina.	Newspaper: Not applicable Federal Register: Not applicable	

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending March 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMERCIAL BANK	* Branch	Commercial Bank, Harrogate, Tennessee, to establish a branch located at 533 Tennessee Avenue, Pineville, Kentucky.	Newspaper: 03/16/2006 Federal Register: Not applicable
FIRST NATIONAL BANCSHARES OF CENTRAL ALABAMA, INC.	CIC	First National Bancshares of Central Alabama, Inc., Aliceville, Alabama, after-the-fact change in control notification by W.C. Martin, Jr., Jean Wood Martin, Donald Wayne Sanders, Mary Martin Noland, Donald Martin Sanders, Rebecca Martin Sanders, William Matthew Sanders, all of Aliceville, Alabama; Alice Susan Martin, Chattanooga, Tennessee, Milton Barrett Noland, Carrollton, Alabama; and Karrie Noland Beasley, Tuscaloosa, Alabama, to retain 18.45 percent of the outstanding shares of First National Bancshares of Central Alabama, Inc., Aliceville, Alabama.	Newspaper: Not available Federal Register: Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 3050 Peachtree Road, N.E., Suite 124, Atlanta, Georgia.	Newspaper: 03/11/2006 Federal Register: Not applicable
SOUTHEASTERN BANK FINANCIAL CORPORATION	CIC	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard, Robert W. Pollard, Jr., Patricia D. Pollard, Zachary Duncan Pollard, Ann Elizabeth Pollard, Richard Daniel Blanton, Patricia Pollard Blanton, Thomas Vinson Blanton, II, Jennie Briggs Blanton, Clayton Edward Blanton, Lee Blanton West, Levi Anderson Pollard, V, Levi Anderson Pollard, VI, Lucy Ann Pollard, Pollard Land Company, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, and RWP, Sr. Enterprises, LLLP, Appling, Georgia, Robert W. Pollard, Jr., Patricia Pollard Blanton, Levi Anderson Pollard, V, and Lynn Pollard Nickerson, general partners), to retain 47.9 percent of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper: Not available Federal Register: 02/27/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches in the following locations: 131245 U.S. Highway 301, Riverview, Florida, to be known as the Summerfield Crossing Office; at the intersection of County Road 581 and Highway 56, Wesley Chapel, Florida, to be known as the Seven Oaks Office; and 16705 Fishhawk Boulevard, Lithia, Florida, to be known as the Fishhawk Office.	Newspaper: 03/22/2006 Federal Register: Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
TRUSTMARK NATIONAL BANK	FBSEA	Trustmark National Bank, Jackson, Mississippi, to establish a branch in George Town, Grand Cayman, Cayman Islands.	Newspaper: Not available Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Asian Bank of Arizona (in organization), Phoenix, Arizona; Capitol Bancorp Development Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Asian Bank of Arizona (in organization), Phoenix, Arizona, and Asian American Financial Services, Inc., Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Asian Bank of Arizona (in organization), Phoenix, Arizona.	Newspaper: 03/25/2006 Federal Register: 04/03/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 801 N. San Fernando Blvd., Burbank, California.	Newspaper: Not available Federal Register: Not applicable
FIRST MID-ILLINOIS BANCSHARES, INC.	* 3A3	First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, to acquire 100 percent of the voting shares of Mansfield Bancorp, Inc., Mansfield, Illinois, and thereby indirectly acquire Peoples State Bank of Mansfield, Mansfield, Illinois.	Newspaper: 03/24/2006 Federal Register: 03/24/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of HFS Bank, F.S.B., Hobart, Indiana, and thereby operate a savings association.	Newspaper: Not available Federal Register: 03/06/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5 * 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Peoples Ohio Financial Corporation, Troy, Ohio, and thereby indirectly acquire Peoples Savings Bank of Troy, Troy, Ohio, and thereby operate a savings association.	Newspaper: Not available Federal Register: 03/09/2006
MIDWEST BANC HOLDINGS, INC.	* 3A5 * 18C * Branch	Midwest Banc Holdings, Inc., Melrose Park, Illinois, to acquire 100 percent of the voting shares of Royal American Corporation, Inverness, Illinois, and thereby indirectly acquire Royal American Bank, Inverness, Illinois, and by Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Royal American Bank, Inverness, Illinois, and thereby to establish 7 branches.	Newspaper: Not available Federal Register: 04/03/2006
OOSTBURG BANCORP, INC.	4c8	12-day Notice - Oostburg Bancorp, Inc., Oostburg, Wisconsin, proposes to engage in extending credit and servicing loans.	Newspaper: Not applicable Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
PRIMEBANK, INC.	CIC	Notice by the Matthew J. and Gayle M. Ahlers and the Matthew J. Ahlers Family (Matthew, Gayle, Michael, Carolyn, Emily, Jeffrey, and Matthew Jr.) Le Mars, Iowa, to increase Matthew and Gayle's joint ownership and control to 25.696% (when including shares held in the names of their minor children) of Primebank, Inc., Le Mars, Iowa and thereby indirectly Primebank, Le Mars, Iowa.	Newspaper: 02/28/2006 Federal Register: 03/14/2006

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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412135	COLE TAYLOR BK, CHICAGO, ILLINOIS	06/20/2005	03/02/2006	O	Large Bank
653648	FIRST AMER BK, FORT DODGE, IOWA	10/24/2005	03/06/2006	S	Large Bank
2727990	LEGACY BK, MILWAUKEE, WISCONSIN	08/29/2005	03/02/2006	O	Small Bank
968436	MIDWEST B&TC, ELMWOOD PARK, ILLINOIS	11/15/2005	03/02/2006	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST FINANCIAL BANC CORPORATION	* 3A3 * 18C * Branch	First Financial Banc Corporation, El Dorado, Arkansas, to acquire 100 percent of Cornerstone Bank, Senatobia, Mississippi. Also, First Financial Bank, El Dorado, Arkansas, to merge with Cornerstone Bank, Senatobia, Mississippi, and to retain the acquired facilities as branch offices.	Newspaper: 03/30/2006 Federal Register: 03/31/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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48374	FIRST FINANCIAL BK, EL DORADO, ARKANSAS	11/07/2005	02/20/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
LAKE BANK SHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Lake Bank Shares, Inc., Employee Stock Ownership Plan, Emmons, Minnesota, proposes to increase its ownership of Lake Bank Shares, Inc., Emmons, Minnesota, from 35.68 percent to 65.67 percent.	Newspaper: Not available Federal Register: 04/06/2006
SALISH AND KOOTENAI BANCORPORATION	* 3A1	Salish and Kootenai Bancorporation, Polson, Montana, to become a bank holding company by acquiring 100 percent of the capital stock of Eagle Bank, Polson, Montana, a de novo bank.	Newspaper: Not available Federal Register: 03/03/2006

District: 9

Federal Reserve Bank of Minneapolis

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FREEDOM BANCSHARES, INC.	* 3A1	Freedom Bancshares, Inc., Overland Park, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Freedom Bank, Overland Park, Kansas (in organization).	Newspaper: 04/04/2006 Federal Register: 04/07/2006
GUNNISON BANK AND TRUST COMPANY, THE	Premises	The Gunnison Bank and Trust Company, Gunnison, Colorado, to increase its investment in bank premises in the amount of \$323,569.	Newspaper: Not applicable Federal Register: Not applicable
HNB CORPORATION	CIC	Notification by Trenton W. Brown, Ponca City, Oklahoma; Lisa D. Kessler, Scottsdale, Arizona; Mark R. Brown, Scottsdale, Arizona; Mary J. Brown, Arkansas City, Kansas; R. A. Brown, Arkansas City, Kansas; Roger A. Brown, Arkansas City, Kansas; Suzanne W. Brown, Arkansas City, Kansas; Charlotte B. Delaney, Winnetka, Illinois; and Rebecca R. Warren, Ponca City, Oklahoma, to acquire control of HNB Corporation, Arkansas City, Kansas, parent of Home National Bank, Blackwell, Oklahoma.	Newspaper: Not available Federal Register: 03/09/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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 March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending March 11, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN PREMIER BANCORP	CIC	Notice by the Bruce Hsiu-I Shen family, Rancho Palos Verdes, California, to retain 17.2 percent of American Premier Bancorp, Arcadia, California, and thereby indirectly acquire American Premier Bank, Arcadia, California.	Newspaper: Not available Federal Register: 03/30/2006
CASCADE BANCORP	CIC	Notice by David F. Bolger to acquire up to 25 percent of Cascade Bancorp, and thereby indirectly acquire Bank of the Cascades, both of Bend, Oregon.	Newspaper: Not available Federal Register: 03/27/2006
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1 * 4c8	1) Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp., Western States Opportunity LLC, Eggemeyer Family Trust, and William J. Ruh Trust, all of Rancho Santa Fe, California, to become bank holding companies by acquiring 89 percent of LDF, Inc., and thereby indirectly acquire its wholly-owned subsidiary, Labe Bank, both of Chicago, Illinois, and; 2) Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp. to acquire 35 percent of Atlanta Bancorporation, Inc., Alpharetta, Georgia, and thereby indirectly acquire Gibsonville Community Bank, Inc., Gibsonville, North Carolina.	Newspaper: 01/26/2006 Federal Register: 04/03/2006
ICB FINANCIAL	* 3A3	ICB Financial, Ontario, California, to acquire 100 percent of Western State Bank, Duarte, California.	Newspaper: Not available Federal Register: 04/03/2006
PLACER SIERRA BANCSHARES	* 3A5	Placer Sierra Bancshares, Sacramento, California, California Community Financial Institutions Fund LP, San Francisco, California, and Belvedere Capital Partners LLC, San Francisco, California, to acquire Southwest Community Bancorp, Carlsbad, California, and thereby indirectly acquire Southwest Community Bank, Encinitas, California.	Newspaper: 04/10/2006 Federal Register: 04/07/2006
PLACER SIERRA BANK	* 18C * Branch	Placer Sierra Bank, Auburn, California, to merge with Southwest Community Bank, Encinitas, California, and thereby acquire nine branch offices.	Newspaper: Not available Federal Register: Not applicable
TAIWAN COOPERATIVE BANK	FBSEA	Taiwan Cooperative Bank, Taipei, Taiwan, to retain the Seattle, Washington, and Los Angeles, California, branch offices of Farmers Bank of China, as a result of the merger of Farmers Bank of China, with and into Taiwan Cooperative Bank.	Newspaper: Not available Federal Register: Not applicable

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 11, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
TOWNE BANCORP, INC.	* 3A1	Towne Bancorp, Inc., to become a bank holding company by acquiring 100 percent of Towne Bank of Arizona, both of Mesa, Arizona.	Newspaper: Not available Federal Register: 04/07/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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- 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
2717012	PACIFIC MERCANTILE BK, COSTA MESA, CALIFORNIA	04/18/2005	03/01/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act