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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. 13*

*Week Ending April 1, 2006*

### **Bank Holding Companies**

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- commenter's request for reconsideration of the Board's approval of the applications to acquire Gold Banc Corporation, Inc., Leawood, Kansas, and Gold Bank, and Trustcorp Financial, Inc., St. Louis, Missouri, and Missouri State Bank and Trust Company, Clayton.  
- Denied, March 29, 2006

New York Community Bancorp, Inc., Westbury, New York, and New York Community Newco, Inc. -- to acquire Atlantic Bank of New York, New York.  
- Approved, March 28, 2006

### **Discount Rates**

Discount and Advance Rates -- increase in the primary credit rate from 5-1/2 percent to 5-3/4 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Dallas, and San Francisco.  
- Approved, March 28, 2006

Discount and Advance Rates -- increase in the primary credit rate from 5-1/2 percent to 5-3/4 percent by the Federal Reserve Bank of Kansas City.  
- Approved, March 30, 2006

### **Forms**

Forms -- final Board review to extend with revision the Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b) and Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q).  
- Approved, March 30, 2006

### **Regulations And Policies**

Basel Capital Accord -- notice of proposed rulemaking to implement the Basel II risk-based capital requirements in the United States for large, internationally active banking organizations.  
- Approved, March 30, 2006

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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**

Richmond

Bank of McKenney, McKenney, Virginia -- to establish a branch at 4112 A Commerce Road, Prince George.  
- Approved, March 30, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 801 North San Fernando Boulevard, Burbank, California.  
- Approved, March 30, 2006

Dallas

LegacyTexas Bank, Plano, Texas -- to establish branches at 17617 Dallas Parkway, Dallas, and 707 East Arapaho Road, Richardson.  
- Approved, March 31, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 16705 Fishhawk Boulevard, Lithia, Florida; 131245 U.S. Highway 301, Riverview; and the intersection of County Road 581 and Highway 56, Wesley Chapel.  
- Approved, March 28, 2006

**Bank Holding Companies**

Director, BS&R

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, and BBVA Bancomer Financial Holdings, Inc., Houston, Texas -- to invest in and engage in money transmission activities in Spain through BBVA Dinero Express, S.A.U., Madrid, Spain.  
- Approved, March 27, 2006

Chicago

Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin -- to increase its ownership to 33.95 percent of the shares of Union Bancorporation, Inc. and Community State Bank.  
- Approved, March 30, 2006

**Bank Holding Companies**

Cleveland

Enterprise Employee Stock Ownership Trust, Allison Park, Pennsylvania -- for Enterprise Financial Services Group, Inc. to become a bank holding company and to acquire Enterprise Bank; 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; and for Seed Money Limited Partnership to acquire control of Enterprise Financial Services Group and indirect control of Enterprise Bank.

- Approved, March 31, 2006

Chicago

Exchange Financial, Inc., Adair, Iowa -- to become a bank holding company and to acquire Exchange State Bank.

- Approved, March 31, 2006

St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, San Francisco, California -- to acquire 80 percent of the shares of First Independent National Bank, Plano, Texas.

- Approved, March 28, 2006

Richmond

First Community Corporation, Lexington, South Carolina -- waiver of application to merge with DeKalb Bankshares, Inc., Camden, in connection with the merger of their subsidiaries, First Community Bank, N.A., Lexington, and The Bank of Camden, Camden.

- Granted, March 31, 2006

Kansas City

First Liberty Holdings, LLC, Oklahoma City, Oklahoma -- to become a bank holding company and to acquire Hazelton Bancshares, Inc., Hazelton, Kansas, and its subsidiary, Farmers State Bank, Meno, Oklahoma; and for FLH Management Company, LLC, Oklahoma City, to become a bank holding company with respect to First Liberty Holdings, LLC.

- Withdrawn, March 30, 2006

**Bank Holding Companies**

St. Louis

First M&F Corporation, Kosciusko, Mississippi -- to merge with Crockett County Bancshares, Inc., Bells, Tennessee, and thereby acquire Bells Banking Company.  
- Approved, March 31, 2006

Chicago

First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- to acquire Mansfield Bancorp, Inc., Mansfield, and thereby acquire Peoples State Bank of Mansfield.  
- Approved, March 31, 2006

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan W/401(k) Provisions, Minier, Illinois -- to become a bank holding company and to acquire between 25 percent and 51 percent of the shares of Minier Financial, Inc. and thereby acquire First Farmers State Bank.  
- Approved, March 30, 2006

Kansas City

Norton Bankshares, Inc., Norton, Kansas -- waiver of application to merge with First Bancshares of Hoxie, Inc., Hoxie, in connection with the merger of their subsidiaries, First State Bank, Norton, and First National Bank of Hoxie, Hoxie.  
- Granted, March 30, 2006

San Francisco

Silver State Bancorp, Henderson, Nevada -- termination of a commitment.  
- Granted, March 29, 2006

Chicago

Stark Bank Group, Ltd., Fort Dodge, Iowa -- to merge with Pelican Financial, Inc., Ann Arbor, Michigan, and thereby acquire Pelican National Bank, Naples, Florida.  
- Approved, March 30, 2006

Kansas City

Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, Sundance, Wyoming -- to increase its ownership from 26.06 percent to 26.73 percent of the shares of Sundance Bankshares, Inc., parent of Sundance State Bank.  
- Approved, March 30, 2006

**Bank Mergers**

St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, San Francisco, California -- to acquire Pittsfield Community Bancorp, Inc., Pittsfield, Illinois, and Community Bank of Pittsfield; and for First Bank, St. Louis, Missouri, to merge with Community Bank of Pittsfield, Pittsfield, and thereby establish branches.

- Approved, March 30, 2006

**Banks, Foreign**

Director, BS&R

Banco Latinoamericano de Exportaciones, S.A., Panama City, Republic of Panama -- to establish a representative office in Miami, Florida.

- Approved, March 27, 2006

Director, BS&R

Caja de Ahorros del Mediterraneo, Alicante, Spain -- to establish an agency in Miami, Florida.

- Approved, March 30, 2006

**Change In Bank Control**

Chicago

Bancroft State Bancshares, Inc., Bancroft, Wisconsin -- to retain control of Bancroft State Bancshares, Inc.

- Permitted, March 28, 2006

Chicago

Primebank, Inc., Le Mars, Iowa -- change in bank control.

- Permitted, March 31, 2006

**Competitive Factors Reports**

Boston

Androscoggin Savings Bank, Lewiston, Maine -- report on competitive factors of the proposed purchase of the Lisbon Falls branch of Northeast Bank, Lewiston.

- Submitted, March 29, 2006

**Competitive Factors Reports**

San Francisco

Arizona Bank & Trust, Mesa, Arizona -- report on competitive factors of the proposed merger with Bank of the Southwest, Tempe.  
- Submitted, March 27, 2006

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with Main Street Bank, Covington, Georgia.  
- Submitted, March 28, 2006

San Francisco

Cathay Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Great Eastern Bank, New York, New York.  
- Submitted, March 27, 2006

St. Louis

First Federal Savings and Loan Association of Edwardsville, Edwardsville, Illinois -- report on competitive factors of the proposed merger with Clover Leaf Bank.  
- Submitted, March 28, 2006

Chicago

MainSource Bank-Hobart, Greensburg, Indiana, an interim bank -- report on competitive factors of the proposed merger with H F S Bank, F.S.B., Hobart.  
- Submitted, March 29, 2006

St. Louis

Merchants and Farmers Bank, Kosciusko, Mississippi -- report on competitive factors of the proposed merger with Bells Banking Company, Bells, Tennessee.  
- Submitted, March 29, 2006

Boston

Monadnock Community Bank, Peterborough, New Hampshire -- report on competitive factors of the proposed merger with Monadnock Interim Banks I, II, and III.  
- Submitted, March 28, 2006

**Competitive Factors Reports**

San Francisco

Umpqua Bank, Roseburg, Oregon -- report on competitive factors of the proposed merger with Western Sierra National Bank, Cameron Park, California; Auburn Community Bank, Auburn; Central California Bank, Sonora; and Lake Community Bank, Lakeport.

- Submitted, March 28, 2006

**Extensions Of Time**

Secretary

Citigroup Inc., New York, New York -- extension of time for its subsidiaries, Shinbashi Credit Management Company, Ltd., George Town, Cayman Islands, and Azabu Credit Management Company, Ltd., to divest their interests in certain property acquired in settlement of debt previously contracted.

- Granted, March 31, 2006

**Regulations And Policies**

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 4-1/2 percent to 4-3/4 percent.

- Approved, March 28, 2006



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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CHICOPEE BANCORP, INC.	* 3A1	Chicopee Bancorp, Inc., Chicopee, Massachusetts, to become a bank holding company by acquiring 100% of the common stock of Chicopee Savings Bank, Chicopee, Massachusetts, which is converting from mutual to stock form.	Newspaper: 04/14/2006 Federal Register: 04/17/2006
INVESTORS BANK & TRUST COMPANY	Other Foreign	Investors Bank & Trust Company, Boston, Massachusetts, to establish an Edge Corporation, Investors International Corporation, Boston, Massachusetts, pursuant to section 25A of the Federal Reserve Act and section 211.5 of Regulation K.	Newspaper: Not applicable Federal Register: 04/21/2006

**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

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
MIZRAHI TEFAHOT BANK LTD.	FBSEA	<p>Mizrahi Tefahot Bank Ltd. (the "Bank"), Ramat-Gan, Israel, is applying to the Board, under Section 211.24(a)(1) of Regulation K, to establish a branch in New York, New York by relocating the Bank's Los Angeles, California FDIC-insured branch.</p> <p>In addition, the Bank is applying to the Board, under Section 211.24(a)(1), to establish a representative office in Los Angeles, California, which will serve as a liaison office with the Bank's remaining California-based customers.</p>	<p>Newspaper: Not available Federal Register: Not applicable</p>

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

**Availability of CRA Public Evaluations**

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- 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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NEW CENTURY BANK	* Branch	New Century Bank, Phoenixville, PA, to establish a branch office at the Lincoln Court Shopping Center, Route 30, Malvern, PA.	Newspaper: 04/07/2006 Federal Register: Not applicable

## 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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1819366	STERLING BK, MOUNT LAUREL, NEW JERSEY	10/17/2005	03/22/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2325 Southlake Mall, Merrillville, IN.	Newspaper: 03/31/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 161 North Clark Street, Chicago, IL.	Newspaper: 03/31/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the northeast corner of Broadway Street and Addison Street, Chicago, IL.	Newspaper: 03/31/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 222 South Riverside Plaza, Chicago, IL.	Newspaper: 03/31/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3754 Rochester Road, Troy, MI.	Newspaper: 03/28/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 7700 Nemco Way, Brighton, MI.	Newspaper: 03/28/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the southwest corner of Beville Road and Clyde Morris Boulevard, Daytona Beach, FL.	Newspaper: Not available Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the southeast corner of Aloma Avenue and Tuskawilla Road, Oviedo, FL.	Newspaper: 03/28/2006 Federal Register: Not applicable
KENTUCKY BANCSHARES, INC.	* 3A3 3A1 4c8	Kentucky Bancshares, Inc. to acquire Peoples Bancorp of Sandy Hook, KY and as a result merge Peoples Bank into Kentucky Bank.	Newspaper: Not available Federal Register: 04/17/2006
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, PA to acquire up to 24.99% of the voting shares of Allegheny Valley Bancorp, Inc., Pittsburgh, PA pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Not available Federal Register: 04/26/2006
S & T BANCORP, INC.	* 3A3	S&T Bancorp, Inc., Indiana, Pennsylvania, to acquire up to 9.9 percent of IBT Bancorp, Inc., Irwin, Pennsylvania, and thereby indirectly acquire Irwin Bank & Trust Company, Irwin, Pennsylvania	Newspaper: Not available Federal Register: 05/01/2006
SKY FINANCIAL GROUP, INC.	* 4c8 * 18C * Branch * 5D3	Sky Financial Group, Inc., Bowling Green, Ohio, to acquire Waterfield Mortgage Company, Inc., Fort Wayne, Indiana, and indirectly, its thrift subsidiary, Union Federal Bank of Indianapolis, Indianapolis, Indiana	Newspaper: 04/14/2006 Federal Register: 04/14/2006

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SOMERSET TRUST COMPANY	Premises	Request by Somerset Trust Company, Somerset, PA for permission to exceed its limit of investment in premises as permitted by Section 208.21 of Regulation H.	Newspaper: Not applicable Federal Register: Not applicable



## 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:

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SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF THE COMMONWEALTH	* Branch	Bank of The Commonwealth, Norfolk, Virginia, to establish a branch at 229 West Bute Street, Suite 320, Norfolk, Virginia.	Newspaper: Not available 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.

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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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: 1461 Kingsley Avenue, Orange Park, Florida, to be known as the Kingsley Branch; 5249 S. Conway Road, Orlando, Florida, to be known as the Lake Conway Branch; the intersection of Town Center Parkway and Brightman Boulevard, Jacksonville, Florida, to be known as the St. Johns Town Center; 13700 S. John Young Parkway, Orlando, Florida, to be known as the Hunter's Creek Branch; the intersection of Highway 17-92 and Ventris Street, Maitland, Florida, to be known as the Maitland Branch; the intersection of Swann Avenue and S. Dale Mabry Highway, Tampa, Florida, to be known as the Palma Ceia Branch; and the intersection of Highway 98 and Front Beach Road, Panama City Beach, Florida, to be known as the Rosemary Beach Branch.	Newspaper: 04/12/2006 Federal Register: Not applicable
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: the intersection of US Highway 27 and County Road 28, Leesburg, Florida, to be known as the Lake Harris Branch; the intersection of Palm Beach Boulevard and State Road 31, Ft. Myers, Florida, to be known as the Verandah Branch; 324 Merritt Island Causeway East, Merritt Island, Florida, to be known as the Merritt Island Branch; 5703 West Manatee Avenue, Bradenton, Florida, to be known as the West Manatee Branch; the intersection of Sumter Road and Price Boulevard, North Port, Florida, to be known as the Heron Creek Branch; and the east side of U.S. 41 between Triangle Boulevard and CR 951, Naples, Florida, to be known as the Lely Branch.	Newspaper: 04/13/2006 Federal Register: Not applicable
MOUNTAIN COMMERCE BANCORP, INC.	* 3A1	Mountain Commerce Bancorp, Inc., Johnson City, Tennessee, to become a bank holding company by acquiring 58.69 percent of the outstanding stock of Erwin National Bank, Erwin, Tennessee.	Newspaper: Not available Federal Register: Not available

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
P B BANCSHARES, INC.	CIC	PB Bancshares, Inc., Clifton, Tennessee, after-the-fact change in control notice filed by J. Autry and Martha Gobbell; Stephen or Jane Ann Gobbell; Stephen Gobbell, as custodian for Stephen Mark Gobbell; PB Bancshares, Inc., ESOP, J. Autry Gobbell, Gailand Grinder, Tommy Martin, Kelvin Runions, Carl Skelton, and Andrew Yarbrough, as trustees; Frances Hassell Wade Trust, J. Autry Gobbell, Martha Gobbell, and Stephen Gobbell, as trustees; all of Clifton, Tennessee, to retain 62.39 percent of the outstanding shares of PB Bancshares, Inc., and its subsidiary bank, Peoples Bank, both of Clifton, Tennessee.	Newspaper: Not available Federal Register: Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2565 Woodruff Road, Simpsonville, South Carolina.	Newspaper: 04/05/2006 Federal Register: Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1405 Sam Walton Boulevard, Bentonville, Arkansas.	Newspaper: 04/01/2006 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
SOUTHWEST CAPITAL HOLDINGS, INC.	* 3A1	Southwest Capital Holdings, Inc., Fort Myers, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southwest Capital Bank, National Association, Fort Myers, Florida (in organization).	Newspaper: 04/21/2006 Federal Register: 04/17/2006

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 7451 Mount Vernon Square, Alexandria, Virginia, to be known as the Mount Vernon Square Safeway Office.	Newspaper: 04/06/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 142 East St. James Avenue, Goose Creek, South Carolina, to be known as the Goose Creek Office.	Newspaper: 04/08/2006 Federal Register: Not applicable

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

**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

<b>CRA Examinations scheduled for</b> Institution	<b>Quarter of</b> Location
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NONE

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana, and by Capitol Development Bancorp Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana.	Newspaper:	Not available Federal Register: 04/13/2006
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Sunrise Bank of Atlanta (in organization), Atlanta, Georgia, and by Capitol Development Bancorp Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Sunrise Bank of Atlanta (in organization), Atlanta, Georgia.	Newspaper:	Not available Federal Register: 04/14/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1037 State Road 7, Suite 117, Wellington, Florida.	Newspaper:	04/01/2006 Federal Register: Not applicable
FIRST BANK OF MANHATTAN	* Branch	First Bank of Manhattan, Manhattan, Illinois, to establish a branch facility to be located at 836 Laraway Road, New Lenox, Illinois.	Newspaper:	04/14/2006 Federal Register: Not applicable
INDIANA BUSINESS BANCORP	3A1	Indiana Business Bancorp, Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Indiana Business Bank, Indianapolis, Indiana.	Newspaper:	Not applicable Federal Register: Not applicable
JOHNSON BANK	* 18C * Branch	Johnson Bank, Racine, Wisconsin, to merge with Johnson Bank Arizona, National Association, Phoenix, Arizona, and thereby to establish 8 branches.	Newspaper:	Not available Federal Register: Not applicable
NATIONAL BANCSHARES, INC.	* 3A3	National Bancshares, Inc., Bettendorf, Iowa, to acquire 100 percent of Metrocorp, Inc., East Moline, Illinois, and thereby indirectly acquire Metrobank NA, Davenport, Iowa.	Newspaper:	Not available Federal Register: Not available
PRAIRIELAND BANCORP EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership from 44.80 percent to 49.67 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois.	Newspaper:	04/21/2006 Federal Register: 04/27/2006
Signature Bancorporation, Inc.	* 3A1	Signature Bancorporation, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Signature Bank (in organization), Chicago, Illinois.	Newspaper:	Not available Federal Register: Not available



## 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.

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
612346	BANK IA, RED OAK, IOWA	12/12/2005	03/16/2006	S	Small Bank
574949	FARMERS & MRCH BK, BERLIN, WISCONSIN	12/05/2005	03/27/2006	S	Small Bank
139843	FIRST FARMERS B&T, CONVERSE, INDIANA	11/07/2005	03/15/2006	S	Int Sm Bank
465243	GARRETT ST BK, GARRETT, INDIANA	11/28/2005	03/20/2006	S	Small Bank
651541	IOWA ST B&TC, FAIRFIELD, IOWA	12/05/2005	03/13/2006	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CBT Bancorp, Inc.	* 3A1	CBT Bancorp, Inc., Trenton, Illinois, to become a bank holding company by acquiring 100 percent of Community Bank of Trenton, Trenton, Illinois.	Newspaper: 04/28/2006 Federal Register: 05/01/2006
COLUMBIA BANCSHARES, INC.	CIC	Notice by the Stumpf Family Control Group, Columbia, Illinois, to increase control of Columbia Bancshares, Inc., Columbia, Illinois. The control group consists of Kenneth W. Stumpf, Evelyn L. Stumpf, Gary A. Stumpf, Cheri A. Riebeling, Jay W. Stumpf, Jane L. Menner, and Kurt D. Stumpf, all of Columbia, Illinois.	Newspaper: Not available Federal Register: 04/07/2006
FIRST NATIONAL BANCSHARES OF HEMPSTEAD COUNTY	CIC	Notice by Nancy Hays Gottwald, Richmond, Virginia, to increase control of First National Bancshares of Hempstead County, Inc., Hope, Arkansas.	Newspaper: Not available Federal Register: 04/20/2006
REELFOOT BANK	* Branch	Reelfoot Bank, Union City, Tennessee, to establish a branch facility to be located at 134 Courtright Road, Martin, Tennessee.	Newspaper: 04/13/2006 Federal Register: Not applicable
TRUMAN BANK	* 18C * Branch	Truman Bank, St. Louis, Missouri, to purchase certain assets and assume certain liabilities of Columbian Bank & Trust Company, Topeka, Kansas.	Newspaper: 04/29/2006 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.

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORNERSTONE HOLDING COMPANY, INC.	* 3A1	Cornerstone Holding Company, Inc., Fargo, North Dakota, to acquire 100 percent of Citizens, Incorporated, Enderlin, North Dakota and thereby indirectly acquire Citizens State Bank, Enderlin, North Dakota.	Newspaper:	Not available
			Federal Register:	04/23/2006
EVERGREEN BANCSHARES, INC.	3A1	Evergreen Bancshares, Two Harbors, Minnesota to become a bank holding company by acquiring 100 percent of the voting shares of The Lake Bank, Two Harbors, Minnesota.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FORSTROM BANCORPORATION, INC.	* 3A3	Forstrom Bancorporation, Inc., Clara City, Minnesota, to acquire 100 percent of the outstanding shares of Yellow Medicine Bancshares, Inc., Granite Falls, Minnesota, and thereby indirectly acquire Yellow Medicine County Bank, Granite Falls, Minnesota.	Newspaper:	Not available
			Federal Register:	04/17/2006
FSB BANCORP, INC.	* 3A1	FSB Bancorp, Inc., Sioux Falls, South Dakota, to become a bank holding company by acquiring 100 percent of Farmers State Bank of Turton, South Dakota.	Newspaper:	Not available
			Federal Register:	04/21/2006
JAG FINANCIAL, INC.	* 3A1	JAG Financial, Inc., St. Paul, Minnesota to become a bank holding company by acquiring 100 percent of The EastBank Corporation, Minneapolis, Minnesota, and thereby indirectly acquire 100 percent of EastBank, Minneapolis, Minnesota.	Newspaper:	Not available
			Federal Register:	04/23/2006
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:	03/11/2006
			Federal Register:	03/03/2006

## District: 9

### Federal Reserve Bank of Minneapolis

#### 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
619457	FLINT CREEK VALLEY BK, PHILIPSBURG, MONTANA	12/13/2005	03/28/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF COMMERCE	* Branch	Bank of Commerce, Chelsea, Oklahoma, to establish a branch at 1126 W. Will Rogers Boulevard, Claremore, Oklahoma.	Newspaper: 04/13/2006 Federal Register: Not applicable
CITIZENSADA FINANCIAL CORPORATION	* 3A1	CitizensAda Financial Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Bank of Ada, both in Ada, Oklahoma.	Newspaper: 04/24/2006 Federal Register: 04/21/2006
FIRST COMMUNITY BANK	* 18C * Branch	First Community Bank, Emporia, Kansas, to purchase certain assets and assume certain liabilities of the Emporia, Kansas branch of The State Bank of Kansas, Fredonia, Kansas, and incident thereto, to establish a branch.	Newspaper: 04/19/2006 Federal Register: Not applicable
FIRST LIBERTY HOLDINGS, LLC	* 3A1	First Liberty Holdings, LLC, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Hazelton Bancshares, Inc., (to be known as First Liberty Bancshares, Inc.), Hazelton, Kansas, parent of Farmers State Bank (to be known as First Liberty Bank), Meno, Oklahoma. In addition, FLH Management Company, LLC, Oklahoma City, Oklahoma, to become a bank holding company by virtue of its control of the affairs of First Liberty Holdings, LLC.	Newspaper: Not available Federal Register: 04/27/2006
FIRST PRYOR BANCORP, INC.	* 3A3	First Pryor Bancorp, Inc., Pryor, Oklahoma, to acquire 10 percent of the voting shares of Carson River Community Bank (in organization), Carson City, Nevada.	Newspaper: Not available Federal Register: Not available
FIRSTTIER BANK, WYOMING	* Branch	FirsTier Bank, Wyoming, to establish a branch at 612 Pine Street, both in Upton, Wyoming.	Newspaper: 04/15/2006 Federal Register: Not applicable
WILBURTON STATE BANCSHARES, INC.	CIC	Notice by Amos Kendall Bass, III, Wilburton, Oklahoma, to acquire control of Wilburton State Bancshares, Inc., parent of Wilburton State Bank, both in Wilburton, Oklahoma.	Newspaper: 04/19/2006 Federal Register: 04/13/2006

**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.

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

- O = Outstanding
- S = Satisfactory
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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
638850	FIDELITY ST B&TC, DODGE CITY, KANSAS	12/12/2005	03/17/2006	S	Small Bank
29159	FIRSTIER BK WY, UPTON, WYOMING	12/05/2005	03/17/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CITY BANCSHARES, INC.	CIC	Notice by Mr. Henry Cook Taylor, Natchitoches, Louisiana, to retain ownership and control of 12.82 percent in City Bancshares, Inc., Natchitoches, Louisiana, and indirectly City Bank & Trust Company, Natchitoches, Louisiana.	Newspaper: Not available Federal Register: Not available
GRUPO FINANCIERO BANORTE, S.A. DE C.V.	* 3A1	Grupo Financiero Banorte, S.A. de C.V., Monterrey, Nuevo Leon, Mexico; Banco Mercantil del Norte, S.A. Institucion de Banca Multiple, Grupo Financiero Banorte, Monterrey, Nuvevo Leon, Mexico; and Banorte USA Corporation, Wilmington, Delaware, to become bank holding companies by acquiring 70 percent of INB Financial Corporation, McAllen, Texas, and indirectly, INB Delaware Corporation, Wilmington, Delaware, and Inter National Bank, McAllen, Texas.	Newspaper: Not available Federal Register: 04/17/2006
PLAINSCAPITAL BANK	* Branch	PlainCapital Bank, Lubbock, Texas, to establish a branch at 500 Santa Fe Drive, Weatherford, Texas 76086, and for permission to operate a mobile messenger service.	Newspaper: 04/12/2006 Federal Register: Not applicable



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

**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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
352651	BANK OF CMRC, MCLEAN, TEXAS	12/12/2005	03/22/2006	S	Small Bank
603755	FIRST ST BK, JUNCTION, TEXAS	01/09/2006	03/30/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending April 1, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERICAN PREMIER BANCORP	CIC	Notice by the Sun Group, consisting of John Chung-Yuan Sun, Judy Chen-Mei Sun, Rancho Palos Verdes, California, and Jaclyn Chen-Hoa Sun, New York, New York, to retain 11.4 percent ownership of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Not available Federal Register: 04/06/2006
BEVERLY HILLS BANCORP INC.	4c8	Beverly Hills Bancorp, Inc, Calabasas, California, to engage in lending a small number of commercial real estate loans.	Newspaper: Not applicable Federal Register: Not applicable
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: Not available Federal Register: 04/03/2006
PLACER SIERRA BANK	* Branch	Placer Sierra Bank, Auburn, California, to establish a branch facility to be located at 5 River Park Place West, Fresno,California.	Newspaper: 03/31/2006 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.

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- 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