
Federal Reserve Release



H.2

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

No. 17

Week Ending April 29, 2006

Testimony And Statements

Economic Outlook -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress.

- Published, April 27, 2006

Regulations And Policies

Sound Practices for Finance Activities -- publication for comment of revised Interagency Statement on Sound Practices Concerning Elevated Risk Complex Structured Finance Activities (Docket No. OP-1189).

- Approved, April 25, 2006

Enforcement

Allfirst Bank, Baltimore, Maryland -- issuance of an order of prohibition against David Cronin, a former executive vice president and treasurer.

- Announced, April 24, 2006

Allfirst Bank, Baltimore, Maryland -- issuance of an order of prohibition against Robert Ray, a former senior vice president.

- Announced, April 24, 2006

The Bank of New York, New York, New York -- written agreement with the New York State Banking Department and the Federal Reserve Bank of New York.

- Announced, April 24, 2006

Sella Holding Banca, S.p.A., Biella, Italy, and Sella Holding Banca, S.p.A., Miami Agency, Miami, Florida -- written agreement with the State of Florida Office of Financial Regulation and the Federal Reserve Bank of Atlanta.

- Announced, April 24, 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

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at the intersection of Innsbrooke Boulevard and Shelbyville Highway 231, Murfreesboro, Tennessee.
- Approved, April 24, 2006

Chicago

Baylake Bank, Sturgeon Bay, Wisconsin -- to establish a branch at 2502 Lineville Road, Green Bay.
- Approved, April 25, 2006

Secretary

Capital City Bank, Tallahassee, Florida -- to establish a branch at 5200 Newberry Road, Gainesville.
- Approved, April 25, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 4115 East Colfax Avenue, Denver, Colorado.
- Approved, April 27, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 50 East Ontario Street, Chicago, Illinois.
- Approved, April 27, 2006

Richmond

First Capital Bank, Glen Allen, Virginia -- to establish a branch at 1504 Santa Rosa Road, Suite 102, Richmond.
- Approved, April 28, 2006

St. Louis

First Financial Bank, El Dorado, Arkansas -- to establish a branch at 510 Highway 35 South, Carthage, Mississippi.
- Approved, April 27, 2006

Bank Branches, Domestic

Richmond

HomeTown Bank, Roanoke, Virginia -- to establish a branch at 13400 Booker T. Washington Highway, Moneta.
- Approved, April 25, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1471 Timberlane Road, Tallahassee, Florida.
- Approved, April 25, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3112 Zelda Road, Montgomery.
- Approved, April 28, 2006

Bank Holding Companies

Kansas City

CitizensAda Financial Corporation, Ada, Oklahoma -- to become a bank holding company and to acquire Citizens Bank of Ada.
- Approved, April 28, 2006

Kansas City

Collegiate Peaks Bancorp, Inc., Denver, Colorado -- to become a bank holding company and to acquire Collegiate Peaks Bank, Buena Vista.
- Withdrawn, April 26, 2006

Minneapolis

Evergreen Bancshares, Inc., Two Harbors, Minnesota -- to become a bank holding company and to acquire The Lake Bank.
- Approved, April 26, 2006

Chicago

The Farmers Bancorp, Frankfort, Indiana, Frankfort, Indiana -- to retain Farmers Bank Reinsurance Co. Ltd.
- Withdrawn, April 25, 2006

Bank Holding Companies

Dallas

FC Holdings, Inc., Houston, Texas -- to acquire Texas National Bancshares, Inc., Tomball, and thereby acquire Tomball Delaware Corporation, Wilmington, Delaware, and its subsidiary, Texas National Bank, Tomball.
- Approved, April 26, 2006

Minneapolis

Forstrom Bancorporation, Inc., Clara City, Minnesota -- to acquire Yellow Medicine Bancshares, Inc., Granite Falls, and thereby acquire Yellow Medicine County Bank.
- Approved, April 28, 2006

Chicago

Indiana Business Bancorp, Indianapolis, Indiana -- to become a bank holding company and to acquire Indiana Business Bank.
- Approved, April 27, 2006

Atlanta

Madison Financial Corporation, Madison, Mississippi -- relief from a commitment.
- Withdrawn, April 27, 2006

Richmond

Mercantile Bankshares Corporation, Baltimore, Maryland -- waiver of application to merge with James Monroe Bancorp, Inc., Arlington, Virginia.
- Granted, April 26, 2006

Atlanta

Mountain Commerce Bancorp, Inc., Johnson City, Tennessee -- to become a bank holding company and to acquire Erwin National Bank, Erwin.
- Withdrawn, April 25, 2006

Kansas City

NebraskaLand Financial Services, Inc., North Platte, Nebraska -- to acquire 92.5 percent of the shares of Commerce Bank of Wyoming, N.A., Rock Springs, Wyoming, a de novo bank.
- Approved, April 25, 2006

Bank Holding Companies

Atlanta

South Georgia Bank Holding Company, Omega, Georgia -- to merge with Community National Bancorporation, Ashburn, and thereby acquire Community National Bank.

- Approved, April 27, 2006

Atlanta

Southwest Capital Holdings, Inc., Fort Myers, Florida -- to become a bank holding company and to acquire Southwest Capital Bank, National Association, a de novo bank.

- Approved, April 28, 2006

San Francisco

Umpqua Holdings Corporation, Portland, Oregon -- waiver of application to acquire Western Sierra Bancorp, Cameron Park, California, and for Western Sierra National Bank, Auburn Community Bank, Auburn, Central California Bank, Sonora, and Lake Community Bank, Lakeport, to merge with Umpqua Bank.

- Granted, April 28, 2006

Bank Mergers

Kansas City

First Community Bank, Emporia, Kansas -- to purchase certain assets and assume certain liabilities of the Emporia branch of State Bank of Kansas, Fredonia, and thereby establish a branch.

- Approved, April 26, 2006

St. Louis

First Financial Banc Corporation, El Dorado, Arkansas -- to acquire Cornerstone Bank, Senatobia, Mississippi; and for First Financial Bank, El Dorado, Arkansas, to merge with Cornerstone Bank and retain the acquired facilities as branches.

- Approved, April 27, 2006

Chicago

Johnson Bank, Racine, Wisconsin -- to merge with Johnson Bank Arizona, National Association, Phoenix, Arizona, and thereby establish branches.

- Approved, April 26, 2006

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

NYCE Corporation, Woodcliff Lake, New Jersey -- relief from certain commitments.

- Granted, April 27, 2006

Change In Bank Control

Minneapolis

The Bridger Company, Bridger, Montana -- change in bank control.

- Permitted, April 28, 2006

Dallas

City Bancshares, Inc., Natchitoches, Louisiana -- to retain control of City Bancshares, Inc.

- Permitted, April 26, 2006

Kansas City

Wilburton State Bancshares, Inc., Wilburton, Oklahoma -- change in bank control.

- Permitted, April 26, 2006

Competitive Factors Reports

Philadelphia

Farmers and Merchants Trust Company of Chambersburg, Chambersburg, Pennsylvania -- report on competitive factors of the proposed merger with The Fulton County National Bank and Trust Company, McConnellsburg.

- Submitted, April 24, 2006

Atlanta

First Financial Bank and Trust Co., Plaquemine, Louisiana -- report on competitive factors of the proposed merger with First Financial Trust Company, Irving, Texas.

- Submitted, April 25, 2006

Kansas City

First National Bank, Independence, Kansas -- report on competitive factors of the proposed merger with Olathe State Bank, Olathe, Colorado.

- Submitted, April 27, 2006

Competitive Factors Reports

New York

Northeast Community Bancorp, Inc., White Plains, New York -- report on competitive factors of the proposed mergers of Northeast Community Interim Federal Savings Bank and Northeast Community MHC Interim Federal Savings Bank with Northeast Community Bank, New York.
- Submitted, April 25, 2006

Extensions Of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to July 28, 2006, to acquire additional shares of 473 Broadway Holding Corporation and of The Adirondack Trust Company.
- Granted, April 27, 2006

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to June 30, 2006, to establish a branch at 1107 South Rogers Street, Clarksville.
- Granted, April 28, 2006

Richmond

Virginia Commerce Bank, Arlington, Virginia -- extension to October 28, 2006, to establish a branch at 9161 Liberia Avenue, Manassas.
- Granted, April 25, 2006

Financial Holding Companies

Kansas City

CitizensAda Financial Corporation, Ada, Oklahoma -- election to become a financial holding company.
- Effective, April 28, 2006

Membership

Kansas City

Citizens Bank of Oklahoma, Pawhuska, Oklahoma -- to become a member of the Federal Reserve System.
- Approved, April 24, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending April 29, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	Braintree Bancorp MHC	Braintree Bancorp MHC, Braintree, MA - section 3(a)(1) application to acquire The Braintree Co-operative Bank, Braintree, MA	Newspaper:	Not available
			Federal Register:	Not available
* Branch	CONNECTICUT BANK & TRUST COMPANY, THE	Application by The Connecticut Bank and Trust Company to open a de novo branch in Newington, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper:	04/28/2006
			Federal Register:	Not applicable
* 3A1	LEADER BANCORP, INC	Application filed by Leader Bancorp, Inc., Arlington, Massachusetts to acquire 100% of the common stock of Leader Bank, National Association, Arlington, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended.	Newspaper:	05/22/2006
			Federal Register:	05/22/2006

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

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending April 29, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
FBSEA	GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	The Governor and Company of The Bank of Ireland, Dublin, Ireland, to establish a branch office in Stamford, Connecticut, pursuant to Section 211.24(a)(2)(i)(A) of Reg K.	Newspaper:	05/17/2006
			Federal Register:	Not applicable
* 3A3	HSBC HOLDINGS PLC	HSBC Holdings plc and HSBC Overseas Holdings (UK) Limited, both of London, United Kingdom, and their direct and indirect U.S. subsidiaries, HSBC North America Holdings Inc., HSBC Investments (North America) Inc., HSBC North America Inc., all of Wilmington, Delaware, and HSBC USA Inc., Baltimore, Maryland ("HUSA") to acquire a bank pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, by converting HUSA's limited purpose and non-depository trust bank subsidiary, HSBC Trust Company (Delaware), N.A., Wilmington, Delaware, into a full service bank.	Newspaper:	05/15/2006
			Federal Register:	05/19/2006
FBSEA	MIZRAHI TEFAHOT BANK LTD.	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. 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.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

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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1479470	WOODLANDS BK, WILLIAMSPORT, PENNSYLVANIA	11/14/2005	04/19/2006	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch Premises	ANDOVER BANK, THE	Andover Bank, Andover, OH to establish a branch at 451/455 South High Street, Cortland, OH and request to exceed its limit of investment in bank premises as permitted under Section 24A of the Federal Reserve Act.	Newspaper:	05/03/2006
			Federal Register:	Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Grand Rapids, MI to establish a branch at 50 East Ontario Street, Chicago, IL.	Newspaper:	03/31/2006
			Federal Register:	Not applicable
* Branch	PORTAGE COMMUNITY BANK	Portage Community Bank, Ravenna, OH to establish a branch at 1532 South Water Street, Kent, OH.	Newspaper:	05/04/2006
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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- O = Outstanding
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
614313	STATE B&TC, DEFIANCE, OHIO	01/30/2006	04/18/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 29, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	ALGIERS BANCORP, INC.	Algiers Bancorp, Inc., Baton Rouge, Louisiana, prior change in control notice by the Robin and Cherie Arkley Revocable Algiers Bancorp Stock Trust, Eureka, California, with Robin P. Arkley II and Cherie P. Arkley, Eureka, California, as trustees to acquire 57 percent; the Allison E. Arkley Trust #5, Eureka, California, with Calvin Richard Jones, managing member of CTT, LLC, Eureka, California, and John L. Piland as trustees to acquire 19 percent; and the Elizabeth A. Arkley Trust #5, with Calvin Richard Jones, managing member of CTT, LLC, Eureka, California, and John L. Piland as trustees to acquire 19 percent; and Jack J. Mendheim and Stephanie C. Mendheim, Folsom, Louisiana, to acquire 5 percent of the outstanding shares of Algiers Bancorp, Inc., Baton Rouge, Louisiana, and its subsidiary, Statewide Bank, Terrytown, Louisiana. Collectively, this represents 100 percent transfer of ownership.	Newspaper:	05/24/2006
			Federal Register:	05/08/2006
* Branch	BANK OF SAINT PETERSBURG	Bank of St. Petersburg, Tampa, Florida, to establish a branch located at 135 West Bay Street, Jacksonville, Florida, to be known as Bank of St. Petersburg Jacksonville Office.	Newspaper:	05/02/2006
			Federal Register:	Not applicable
CIC	FIRST NATIONAL BANCSHARES OF CENTRAL ALABAMA, INC.	First National Bancshares of Central Alabama, Inc., Aliceville, Alabama, change in control notification filed by the Milner Limited Partnership, Aliceville, Alabama, Susan McKinzey Milner, general partner, to acquire 11.61 percent of the outstanding shares of First National Bancshares of Central Alabama, Inc., and its subsidiary, First National Bank of Central Alabama, both of Aliceville, Alabama.	Newspaper:	05/11/2006
			Federal Register:	05/10/2006
* 3A1 * 3A3	HOMETOWN OF HOMESTEAD, INC.	Hometown of Homestead, Inc., Ft. Pierce, Florida (Hometown), to become a bank holding company by acquiring 100 percent of the outstanding shares of First of Homestead, Inc., and its subsidiary, 1st National Bank of South Florida (Bank), both of Homestead, Florida. Also enclosed are the applications by Hometown Banking Company, Ft. Pierce, Florida, to acquire 30 percent of the outstanding shares of Hometown and Bank; The Prosperity Banking Company, Inc., St. Augustine, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank; and Riverside Gulf Coast Banking Company, Cape Coral, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank. Hometown will change its name to Hometown of Homestead Banking Company after consummation.	Newspaper:	Not available
			Federal Register:	05/15/2006

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	RockBridge Financial Holdings, Inc.	RockBridge Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of RockBridge Commercial Bank, both of Atlanta, Georgia.	Newspaper: Federal Register:	05/29/2006 Not available
* 3A1	SEE TRUST	SEE Trust, Miami, Florida, with Evan Marbin as trustee, to become a bank holding company through the acquisition of control of 25.32 percent ownership of TRANSATLANTIC BANK, Miami, Florida.	Newspaper: Federal Register:	Not available 05/11/2006

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 29, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	SOUTHEASTERN BANK FINANCIAL CORPORATION	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard; the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Zachary Duncan Pollard, the Trust dated February 1, 1984, for the Benefit of Zachary Duncan Pollard, the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Ann Elizabeth Pollard, the Trust dated December 17, 1985, for the Benefit of Ann Elizabeth Pollard, the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Robert W. Pollard, III, and the Trust dated February 1, 1984, for the Benefit of Robert W. Pollard, III, Robert W. Pollard, Jr. as Trustee and Individually; Patricia D. Pollard; the Trust dated August 26, 1985, for the Benefit of Levi Anderson Pollard, VI, and the Trust dated July 1, 1986, for the Benefit of Lucy Ann Pollard, Levi Anderson Pollard, V as Trustee and Individually; Richard Daniel Blanton; the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Thomas Vinson Blanton, II, the Trust dated August 26, 1985, for the Benefit of Thomas Vinson Blanton, II, the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Jennie Briggs Blanton, the Trust dated January 1, 1992, for the Benefit of Jennie Briggs Blanton, the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Clayton Edward Blanton, the Trust dated January 1, 1992, for the Benefit of Clayton Edward Blanton, the Trust dated August 26, 1985, for the Benefit of Richard Daniel Blanton, Jr., and the Trust dated August 26, 1985, for the Benefit of Lee Blanton West, Patricia Pollard Blanton as Trustee and Individually; Lee Blanton West; Pollard Land Company; and RWP Sr. Enterprises, LLLP (Robert W. Pollard, Jr., Lynn Pollard Nickerson, Levi Anderson Pollard, V, and Patricia Pollard Blanton, general partners), all of Appling, Georgia; Robert William Pollard, III, Evans, Georgia; Richard Daniel Blanton, Jr., Carrollton, Georgia; and the Trust dated August 26, 1985, for the Benefit of Paul Rush Battle, Lynn Pollard Nickerson as Trustee and Individually, all of Atlanta, Georgia), to retain control of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper:	Not available
			Federal Register:	05/10/2006
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 800 43rd Avenue S.W., Vero Beach, Florida, to be known as the Olso Office.	Newspaper:	05/07/2006
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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 April 29, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	ALPHA BANCORP, INC.	Alpha Bancorp, Inc., Chicago, Illinois, a subsidiary of Metropolitan Bank Group, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Community Bank of DuPage (in organization), Westmont, Illinois.	Newspaper: Federal Register:	Not available 05/19/2006
* 3A1	BIRMINGHAM BLOOMFIELD BANCSHARES, INC.	Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Birmingham (in organization), Birmingham, Michigan.	Newspaper: Federal Register:	Not available 05/11/2006
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 3825 Crenshaw Blvd., Los Angeles, California, and 110 S. El Camino Real, Encinitas, California.	Newspaper: Federal Register:	Not available Not applicable
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3110 Crow Canyon Place, San Ramon, California.	Newspaper: Federal Register:	Not available Not applicable
* Branch	FIRST BANK OF BERNE	First Bank of Berne, Berne, Indiana, to establish a branch facility to be located at Christopher Crossing, Van Wert, Ohio.	Newspaper: Federal Register:	04/24/2006 Not applicable
* 3A1	GATEWAY BANC CORP.	Gateway Banc Corp., Roscoe, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gateway Community Bank, Roscoe, Illinois.	Newspaper: Federal Register:	Not available 05/19/2006
* Branch	M&I MARSHALL & ILSLEY BANK	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branches at the following locations: 67th Avenue & Happy Valley Road, Peoria, Arizona; Daisy Mountain Drive & Anthem Way, Phoenix, Arizona; Shea Boulevard & 116th Avenue, Scottsdale, Arizona; 9000 Bonita Beach Road, Bonita Springs, Florida; 2375 Tamiami Trail North, #100, Naples, Florida; 4323 Milton Avenue, Janesville, Wisconsin; 2740 N. Power Road, Mesa, Arizona (a/k/a Power Road & McDowell Road).	Newspaper: Federal Register:	04/24/2006 Not applicable
* 3A1	MONARCH COMMUNITY BANCORP, INC	Monarch Community Bancorp, Inc., Coldwater, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Monarch Community Bank, Coldwater, Michigan.	Newspaper: Federal Register:	05/07/2006 05/12/2006
CIC	RIVER VALLEY BANCORP, INC.	Notice by Larry C. Henson, Barbara K. Henson, Trustee of the Barbara K. Henson Living Trust, Michael R. Henson and the Barbara K. Henson Living Trust, all of Davenport, Iowa and acting as a group to become the largest shareholder of River Valley Bancorp, Inc., Davenport, Iowa.	Newspaper: Federal Register:	Not available 05/17/2006
* 18C * Branch	SOUTHWEST BANK OF ST. LOUIS	Southwest Bank of St. Louis, St. Louis, Missouri, to merge with Missouri State Bank and Trust Company, Clayton, Missouri, and thereby to establish 8 branches.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	VALLEY COMMUNITY BANCORP, INC.	Notice by The Valley Community Bancorp, Inc. Voting Trust and its three trustees, Robert Hoge, St. Charles, Illinois, Kenneth Kaergard, St. Charles, Illinois, and Larry Breon, St. Charles, Illinois, to acquire up to 100 percent of the voting shares of Valley Community Bancorp, Inc., St. Charles, Illinois, and thereby indirectly acquire Valley Community Bank, St. Charles, Illinois.	Newspaper: Federal Register:	05/01/2006 05/08/2006
Member	VIKING STATE BANK & TRUST	Viking State Bank & Trust, Decorah, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
Member	WAUKON STATE BANK	Waukon State Bank, Waukon, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 7
Federal Reserve Bank of Chicago

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
363648	SECURITY T&SB, STORM LAKE, IOWA	01/09/2006	04/20/2006	S	Small Bank
334648	TITONKA SVG BK, TITONKA, IOWA	01/23/2006	04/20/2006	S	Small 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 April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	ENTERPRISE FINANCIAL SERVICES CORP	Enterprise Financial Services Corp., Clayton, Missouri, to acquire 100 percent of NorthStar Bancshares, Inc., North Kansas City, Missouri, and thereby indirectly acquire NorthStar Bank, National Association, North Kansas City, Missouri.	Newspaper:	05/19/2006
			Federal Register:	05/22/2006
* Branch	FIRST STATE BANK OF ST. ROBERT	First State Bank of St. Robert, St. Robert, Missouri, to establish a branch facility to be located at 2365 North Highway 17, Iberia, Missouri.	Newspaper:	05/10/2006
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
543253	SOUTHWEST BK, SAINT LOUIS, MISSOURI	08/15/2005	04/12/2006	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9
Federal Reserve Bank of Minneapolis
Filings received during the week ending April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending April 29, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	CUSTER BANCORP.	Custer Bancorp., Westcliffe, Colorado, to acquire 100 percent of the voting shares of Paonia Financial Services, Inc., parent of Paonia State Bank, both in Paonia, Colorado.	Newspaper: Federal Register:	05/15/2006 05/19/2006
* 3A3	DICKINSON FINANCIAL CORPORATION II	Dickinson Financial Corporation II and Dickinson Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of Southern Commerce Bank, Tampa, Florida.	Newspaper: Federal Register:	05/15/2006 05/15/2006
* 3A3	FARMERS STATE BANK OF FORT MORGAN COLORADO EMPLOYEE STOCK OWNERSHIP PLAN, THE	The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, to acquire up to 38 percent of the voting shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan, all in Fort Morgan, Colorado.	Newspaper: Federal Register:	Not available 05/12/2006
* 3A3	FIRST FIDELITY BANCORP, INC.	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Apex Mortgage Company, parent of Edmond Bank and Trust, both in Edmond, Oklahoma.	Newspaper: Federal Register:	Not available 05/19/2006
CIC	HENDERSON STATE COMPANY	Notification filed by the following, as a group acting in concert: the Biegert Family Trust, Laramie, Wyoming, its trustees, Larry R. Cox, Henderson, Nebraska, and Judith Ackland, Geneva, Nebraska, and Larry R. Cox, individually; Charles Flaming, individually, and as owner of Sadle Cattle Company, Inc., both of Paxton, Nebraska; Alan Janzen, Christopher Vanderneck, Matthew D. Siebert, Fredrick Regier, Arvid Janzen, and Brian Janzen, all of Henderson, Nebraska; Ronald Preheim, Aurora, Nebraska; Jeff Pribbeno, Imperial, Nebraska; and Wesley Kroeker, Enid, Oklahoma; to acquire control of Henderson State Company, Henderson, Nebraska, parent of Henderson State Bank, Henderson, Nebraska.	Newspaper: Federal Register:	Not available 05/16/2006
* 18C * Branch	UNION STATE BANK, THE	Union State Bank, Arkansas City, Kansas, to purchase certain assets and assume certain liabilities of four branches of State Bank, Winfield, Kansas.	Newspaper: Federal Register:	05/22/2006 Not applicable
CIC	UNITED CAPITAL BANCSHARES, INC.	Notification by Paul C. Bauman and Emily A. Bauman, both of Tulsa, Oklahoma; and Henry C. Bauman, III, Tyler, Texas, to acquire control of United Capital Bancshares, Inc., Wyandotte, Oklahoma, parent of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper: Federal Register:	Not available 05/11/2006

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:

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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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 29, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	COUSHATTA BANCSHARES, INC.	Notice filed by Voting Trust Agreement, to retain ownership and control of 77.58 percent of Coushatta Bancshares, Inc, Coushatta, Louisiana, and indirectly Bank of Coushatta, Coushatta, Louisiana. The Trustees and beneficiaries are Mr. James G. Bethard, Mr. Robert E. Bethard, both of Coushatta, Louisiana, and Ms. Suzanne B. Hearne, Shreveport, Louisiana. The other beneficiaries of the trust are Mr. Henry William Bethard, III, Ms. Olive Ann Bethard, Ms. Florence T. Bethard, and Ms. Rhoda F. Bethard, each of Coushatta, Louisiana, and Mr. Sanders F. Hearne and Ms. Shirley Bethard Hegenwald, both of Shreveport, Louisiana.	Newspaper:	05/10/2006
			Federal Register:	05/11/2006

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending April 29, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	AMERICAN PREMIER BANCORP	Notice by the Shen Group, consisting of Bruce Hsiu-I Shen, Su Chin Lin Shen, Sen Fu Shen, Faye Shen, Rancho Palos Verdes, California, Ted Tai-Hsi Shen and Allison Chiang, San Marino, California, and Hsinya Shen, Palo Alto, California, to retain 17.2 percent of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Federal Register:	03/29/2006 03/30/2006
CIC	AMERICAN PREMIER BANCORP	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: Federal Register:	03/15/2006 04/06/2006
3A1	Chino Commercial Bancorp	Chino Commerical Bancorp to become a bank holding company by acquiring 100 percent of Chino Commercial Bank, N.A., both of Chino, California.	Newspaper: Federal Register:	Not applicable Not applicable
* 3A1 4c8	IDAHO TRUST BANCORP	1)Idaho Trust Bancorp, Boise, Idaho, to become a bank holding company by acquiring 100 percent of Idaho Trust National Bank, Coeur d'Alene, Idaho, and;2)Idaho Trust Bancorp, Boise, Idaho, to engage in financial and investment advisory services through Idaho Trust Investments, LLC, Boise, Idaho.	Newspaper: Federal Register:	05/14/2006 05/22/2006
Investment	ORIENT BANCORPORATION	Orient Bancorporation, San Francisco, California, to acquire 100 percent of Orient First Capital Limited, a Hong Kong deposit taking company, pursuant to section 211.9(g) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
* 3A1	SKAGIT STATE BANCORP	Skagit State Bancorp to become a bank holding company by acquiring 100 percent of Skagit State Bank, both of Burlington, Washington.	Newspaper: Federal Register:	Not available 05/08/2006
* 4c8	STERLING FINANCIAL CORPORATION	Sterling Financial Corporation, Spokane, Washington, to acquire 100 percent of Lynnwood Financial Group, and thereby indirectly acquire Golf Savings Bank, and Golf Escrow Corporation, all of Mountlake Terrace, Washington, and thereby engage in providing real estate settlement services.	Newspaper: Federal Register:	Not available 05/26/2006

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE