
Federal Reserve Release



H.2

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

No. 20

Week Ending May 20, 2006

Testimony And Statements

The Role of Hedge Funds in the Capital Market -- statement by Patrick M. Parkinson, Deputy Director, Division of Research and Statistics, before the Subcommittee on Securities and Investment of the Senate Committee on Banking, Housing, and Urban Affairs.
- Published, May 16, 2006

Bank Branches, Domestic

First Option Bank, Osawatomie, Kansas -- commenter's request for reconsideration of the approval by the Federal Reserve Bank of Kansas City of the application to establish a branch in Spring Hill and request for a public hearing on the Spring Hill branch application.
- Denied, May 15, 2006

Enforcement

Gulf Bank, Miami, Florida -- issuance of an order of prohibition against Yolanda Salido, a former institution-affiliated party.
- Announced, May 19, 2006

Texas State Bank, McAllen, Texas -- written agreement with the Federal Reserve Bank of Dallas and the Texas Department of Banking.
- Announced, May 19, 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

Chicago

Chemical Bank, Midland, Michigan -- to establish a branch at 12368 Riley Street, Holland.

- Approved, May 16, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 3110 Crow Canyon Place, San Ramon, California.

- Approved, May 18, 2006

Boston

The Connecticut Bank & Trust Company, Hartford, Connecticut -- to establish a de novo branch in Newington.

- Approved, May 18, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1029 Washington Pike, Bridgeville, Pennsylvania.

- Approved, May 15, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 3964 Fulton Drive, Northwest, Canton.

- Approved, May 19, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 790 Gardner Road, Springboro.

- Approved, May 19, 2006

Atlanta

First Florida Bank, Naples, Florida -- to establish a branch at 101 Center Road, Venice.

- Approved, May 19, 2006

Bank Branches, Domestic

St. Louis

First State Bank of St. Robert, Saint Robert, Missouri -- to establish a branch at 2365 North Highway 17, Iberia.
- Approved, May 15, 2006

Kansas City

First State Bank, Wheatland, Wyoming -- to establish a branch at 250 West Whalen, Guernsey; and to increase its investment in bank premises.
- Approved, May 15, 2006

San Francisco

Home Valley Bank, Cave Junction, Oregon -- to establish a branch at 5080 Monument Drive, Grants Pass.
- Approved, May 17, 2006

Dallas

Independent Bank of Texas, Irving, Texas -- to establish a courier service branch to conduct business in Collin and Denton counties.
- Approved, May 15, 2006

Secretary

Lake City Bank, Warsaw, Indiana -- to establish a branch at Tract 1 and Tract 2 in the Plat of West Jefferson Market Square, West Jefferson Boulevard, Fort Wayne.
- Approved, May 18, 2006

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- to establish a branch at 1081 Parkway Place, Watkinsville.
- Approved, May 19, 2006

New York

Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at 15 Mountain View Road, Warren.
- Approved, May 17, 2006

Bank Branches, Domestic

Chicago

Rockford Bank and Trust Company, Rockford, Illinois -- to establish a temporary branch at 1133 Quail Court, Suite 100, Pewaukee, Wisconsin, and subsequently to establish a permanent branch at 1215 Georgetowne Drive.

- Approved, May 15, 2006

Atlanta

Sun American Bank, Miami, Florida -- to retain the branch at 2000 PGA Boulevard, Building E, Palm Beach Gardens.

- Approved, May 18, 2006

Bank Holding Companies

Chicago

Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan -- to become a bank holding company and to acquire Bank of Birmingham, a de novo bank.

- Approved, May 17, 2006

Boston

Chicopee Bancorp, Inc., Chicopee, Massachusetts -- to become a bank holding company and to acquire Chicopee Savings Bank on its conversion from a mutual to a stock structure.

- Approved, May 16, 2006

St. Louis

Community Bank Shares of Indiana, Inc., New Albany, Indiana -- to acquire The Bancshares, Inc., Scottsburg, and thereby acquire The Scott County State Bank; and for CBIN Subsidiary, Inc., New Albany, to become a bank holding company and to acquire The Bancshares, Inc., Scottsburg, and The Scott County State Bank.

- Approved, May 15, 2006

New York

ES Bancshares, Inc., Newburgh, New York -- to become a bank holding company and to acquire Empire State Bank, National Association.

- Approved, May 18, 2006

Bank Holding Companies

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- to acquire up to 38 percent of the shares of F.S.B. Bancorporation of Fort Morgan, Colorado, parent of Framers State Bank of Fort Morgan.

- Approved, May 17, 2006

Atlanta

FEB Bancshares, Inc., Louisville, Alabama -- to become a bank holding company and to acquire Farmers Exchange Bank.

- Approved, May 18, 2006

St. Louis

First Horizon National Corporation, Memphis, Tennessee -- to acquire The State Bank, Rocky Ford, Colorado.

- Approved, May 18, 2006

Boston

First Suffield Financial, Inc., Suffield, Connecticut -- to become a bank holding company and to acquire The First National Bank of Suffield.

- Approved, May 18, 2006

Minneapolis

JAG Financial, Inc., Saint Paul, Minnesota -- to become a bank holding company and to acquire The EastBank Corporation, Minneapolis, and thereby acquire EastBank.

- Approved, May 19, 2006

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- waiver of application to merge with Central States Bancshares, Inc. and First Financial Bancshares, Inc. and to merge its subsidiary, Webb City Bank, Webb City, with Mid-Missouri Bank, Springfield; and for Mid-Missouri Bank to purchase the assets and assume the liabilities of First National Bank of Mt. Vernon, Mt. Vernon, after its merger with First National Bank of Goodland, Goodland, Kansas.

- Returned, May 18, 2006

Bank Holding Companies

Chicago

Monarch Community Bancorp, Inc., Coldwater, Michigan -- to become a bank holding company and to acquire Monarch Community Bank.
- Approved, May 18, 2006

Atlanta

Riverside Central Florida Banking Company, Winter Park, Florida -- commitment relief request.
- Withdrawn, May 16, 2006

Chicago

Rock River Bancorporation, Inc., Oregon, Illinois, and Legacy Integrity Group, Inc., Scottsdale, Arizona -- to acquire 51 percent of the shares of Berry-Shino Securities, Inc. and thereby engage in financial and advisory activities, securities brokerage, and private placement services.
- Approved, May 17, 2006

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- to acquire up to 24.99 percent of the shares of Allegheny Valley Bancorp, Inc., Pittsburgh.
- Approved, May 17, 2006

San Francisco

Skagit State Bancorp, Burlington, Washington -- to become a bank holding company and to acquire Skagit State Bank.
- Approved, May 15, 2006

St. Louis

Triumph Bancshares, Inc., Germantown, Tennessee -- to become a bank holding company and to acquire Triumph Bank, a de novo bank.
- Approved, May 18, 2006

Bank Mergers

Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- to acquire Waterfield Mortgage Company, Inc., Fort Wayne, Indiana, and Union Federal Bank of Indianapolis, Indianapolis.

- Approved, May 16, 2006

Bank Premises

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas -- to make an additional investment in bank premises.

- Approved, May 15, 2006

Change In Bank Control

Dallas

Coushatta Bancshares, Inc., Coushatta, Louisiana -- to retain control of Coushatta Bancshares, Inc.

- Permitted, May 16, 2006

Competitive Factors Reports

Richmond

Bank of North Carolina, Thomasville, North Carolina -- report on competitive factors of the proposed merger with SterlingBank & Trust Company, Greensboro.

- Submitted, May 18, 2006

Atlanta

Cadence Bank, N.A., Starkville, Mississippi -- report on competitive factors of the proposed merger with SunCoast Bank, Sarasota, Florida.

- Submitted, May 17, 2006

Chicago

Harris National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with Mercantile National Bank of Indiana, Hammond, Indiana.

- Submitted, May 15, 2006

Competitive Factors Reports

St. Louis

Mid-Missouri Bank, Springfield, Missouri -- report on competitive factors of the proposed merger of Webb City Bank, Webb City, with The First National Bank of Mount Vernon, Mount Vernon; and of the proposed purchase of assets and assumption of the deposit liabilities of three Missouri branches of First National Bank, Goodland.

- Submitted, May 19, 2006

Philadelphia

Republic First Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Republic First Bank of New Jersey, Voorhees, New Jersey.

- Submitted, May 15, 2006

Minneapolis

United Valley Bank, Argyle, Minnesota -- report on competitive factors of the proposed merger with United Valley Bank, Cavalier, North Dakota.

- Submitted, May 15, 2006

Extensions Of Time

Atlanta

BankEast, Knoxville, Tennessee -- extension to June 2, 2007, to establish a branch at 6000 Kingston Pike.

- Granted, May 17, 2006

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- extension to August 16, 2006, to acquire 51 percent of the shares of Bank of Valdosta, Valdosta, Georgia, a de novo bank.

- Granted, May 19, 2006

Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- extension to August 28, 2006, to acquire up to 40 percent of the shares of Citizens Bancshares, Inc., parent of Citizens Bank of Edmond.

- Granted, May 18, 2006

Membership

St. Louis

Triumph Bank, Germantown, Tennessee -- to become a member of the Federal Reserve System.

- Approved, May 16, 2006

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 20, 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:	05/31/2006
			Federal Register:	06/01/2006
* 3A1	Coastal Affiliates, MHC	Coastal Affiliates, MHC, Yarmouth Port, Massachusetts to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Cape Cod Cooperative Bank, Yarmouth Port, Massachusetts, into the mutual bank holding company structure.	Newspaper:	Not available
			Federal Register:	Not available
* 3A1	Gorham Bancorp, MHC	Application by Gorham Bancorp, MHC and Gorham Bancorp Inc., both of Gorham, Maine, to become a mutual bank holding company and a stock bank holding company, respectively (collectively, the Applicants), by acquiring Gorham Savings Bank, Gorham, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	06/15/2006

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 Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending May 20, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
4c8	ALLIED IRISH BANKS, P.L.C.	Allied Irish Banks, p.l.c., Dublin, Ireland, provides notice to engage de novo through its subsidiary Goodbody Securities, Inc., New York, New York, in securities brokerage and private placement services, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24(a)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
* Branch	BANCO POPULAR NORTH AMERICA	Banco Popular, North America, New York, New York to open a new domestic branch, located at 1620 W. 49th Street, Hialeah, (Miami-Dade County), Florida.	Newspaper: Federal Register:	06/01/2006 Not applicable
FBSEA	Banco Santander Totta, S.A.	Banco Santander Totta, S.A., Lisbon, Portugal to establish a representative office in New York, New York.	Newspaper: Federal Register:	Not available Not applicable
* 3A1	CATSKILL HUDSON BANCORP, INC	Catskill Hudson Bancorp, Inc., Rockhill, New York to acquire 100 percent of the voting shares of Community Bank of Sullivan County, Rock Hill, NY, pursuant to Section 3(a)(1) of the BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 06/09/2006
CIC	CATSKILL HUDSON BANCORP, INC	Notice of Change in Bank Control pursuant to the Change in Bank Control Act of 1978, as amended, by Mario and Dawn Martinez, both of Sundown, New York, to acquire 59,035 of the common shares of Catskill Hudson Bancorp, Inc., Rock Hill, New York, pursuant to a reorganization of Community Bank of Sullivan County, Rock Hill, New York, into a wholly-owned subsidiary of Catskill Hudson Bancorp, Inc. As a result of this transaction, Mario and Dawn Martinez will own 9.93% of the outstanding shares of Catskill Hudson Bancorp, and together with Mrs. Martinez's brother, Mr. G. Vurckio, who will own 2,000 shares, will control 10.27% of Catskill Hudson Bancorp, Inc.'s outstanding shares.	Newspaper: Federal Register:	Not available Not available
FBSEA	INTERNATIONAL COMMERCIAL BANK OF CHINA CO., LTD., THE	The International Commercial Bank of China Co., Ltd. ("ICBC"), Taipei, Taiwan, Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in San Jose, California and upgrade its two existing offices in New York City and Los Angeles, California to full service branches.	Newspaper: Federal Register:	Not available Not applicable
* 18C * Branch	MANUFACTURERS AND TRADERS TRUST COMPANY	Manufacturers and Traders Trust Company, Buffalo, New York, requests prior approval of the Board of Governors of the Federal Reserve System, to purchase selected assets and assume selected deposit liabilities associated with 21 branches in Buffalo and Rochester, New York, of Citibank, N.A., New York, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith to establish branches, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
FBSEA	MIZRAHI TEFAHOT BANK LTD.	<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>	Newspaper:	Not available
			Federal Register:	Not applicable
* 4c8	SOCIETE GENERALE	<p>Societe General, Paris, France, provided a notice, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.24 of Regulation Y, to the Board of Governors of the Federal Reserve System for prior approval to engage in certain nonbanking activities, de novo, through the acquisition of 100% of the voting shares of Societe General, FSB, a de novo federal savings bank headquartered in New York, New York.</p>	Newspaper:	Not available
			Federal Register:	06/09/2006
FBSEA	UBS AG	<p>UBS AG, Zurich, Switzerland to establish an additional federal branch to be located in New York, New York pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.</p>	Newspaper:	05/08/2006
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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 Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
3A1	Berkshire Bancorp, Inc.	Berkshire Bancorp, Inc., Wyomissing, PA, to form a bank holding company through its acquisition of Berkshire Bank, Wyomissing, PA.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A3	JUNIATA VALLEY FINANCIAL CORP.	Juniata Valley Financial Corp., Mifflintown, PA, to acquire 39.2% of First National Bank of Liverpool, Liverpool, PA.	Newspaper:	06/12/2006
			Federal Register:	06/09/2006

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Cincinnati, OH to establish a branch at 790 Gardner Road, Springboro, OH.	Newspaper:	05/09/2006
			Federal Register:	Not applicable
* 3A1	Sir Barton Bancorp, Inc.	Application by Sir Barton Bancorp, Inc., Lexington, KY to form a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Lexington, Lexington, KY pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	Not available

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.

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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 Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending May 20, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5 * 3A3	CAPITAL ONE FINANCIAL CORPORATION	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of North Fork Bancorporation, Inc., Melville, New York, and thereby indirectly acquire North Fork Bank, Mattituck, New York, and Superior Savings Of New England, National Association, Branford, Connecticut.	Newspaper: Federal Register:	Not available 06/16/2006
* 18C * Branch	CLEAR MOUNTAIN BANK	Clear Mountain Bank, Bruceton Mills, West Virginia, to purchase certain assets and assume certain liabilities of the Rowlesburg, West Virginia branch of First Community Bank, NA, Bluefield, Virginia	Newspaper: Federal Register:	06/01/2006 Not applicable
* Branch	GATEWAY BANK & TRUST CO.	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 1403 Greenbrier Parkway, Chesapeake, Virginia.	Newspaper: Federal Register:	05/29/2006 Not applicable
* Branch	SUSQUEHANNA BANK	Susquehanna Bank, Hagerstown, Maryland, proposes to establish a branch at 12875 Washington Township Boulevard, Rouzerville, Pennsylvania.	Newspaper: Federal Register:	05/30/2006 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.

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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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
844820	BANK OF TAZEWELL CTY, TAZEWELL, VIRGINIA	10/17/2005	03/09/2006	S	Intermediate Small Bank
436823	CENTRAL VA BK, POWHATAN, VIRGINIA	01/30/2006	04/20/2006	S	Large Bank
899428	FIRST BK, STRASBURG, VIRGINIA	12/12/2005	03/23/2006	S	Intermediate Small Bank

CRA Examinations scheduled for Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending May 20, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 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: Federal Register:	06/09/2006 05/15/2006
* 3A1	MID-AMERICA BANCSHARES, INC.	Mid-America Bancshares, Inc., Nashville, Tennessee, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of the South, Mt. Juliet, Tennessee, and PrimeTrust Bank, Nashville, Tennessee.	Newspaper: Federal Register:	Not available Not available
* 3A1	MOUNTAIN COMMERCE BANCORP, INC.	Mountain Commerce Bancorp, Inc., Johnson City, Tennessee, to become a bank holding company by acquiring 100 percent of the outstanding shares of Erwin National Bank, Erwin, Tennessee.	Newspaper: Federal Register:	06/12/2006 06/15/2006
* Branch	REGIONS BANK	Regions Bank, Birmingham, Alabama, to establish a branch located at 275 Gunter Avenue, Guntersville, Alabama.	Newspaper: Federal Register:	05/25/2006 Not applicable
* Branch	REGIONS BANK	Regions Bank, Birmingham, Alabama, to establish a branch located at 1450 Greene Street, Augusta, Georgia.	Newspaper: Federal Register:	05/26/2006 Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 308 High Tide Drive, St. Augustine, Florida, to be known as the Anastasia Island Office; and 100 Town Center Parkway, Jacksonville, Florida, to be known as the St. Johns Town Center Office.	Newspaper: Federal Register:	05/29/2006 Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 15753 Pines Boulevard, Pembroke Pines, Florida, to be known as the Pines at Paraiso Office.	Newspaper: Federal Register:	05/26/2006 Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- S = Satisfactory
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
150035	FIRST FARMERS & MRCH B, COLUMBIA, TENNESSEE	01/23/2006	05/14/2006	S	Intermediate Small Bank
318835	PILOT BK, TAMPA, FLORIDA	01/23/2006	05/15/2006	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 20, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	BARKER BROTHERS, INC.	Notice by John A. Barker, Springfield, Illinois, to retain more than 25 percent of the voting shares of Barker Brothers Inc., Springfield, Illinois, and thereby indirectly retain control of Middletown State Bank, Middletown, Illinois.	Newspaper: Federal Register:	Not available 05/30/2006
* 3A3 * 3A1	CAPITOL BANCORP LTD.	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Everett (in organization), Everett, Washington, and by Capitol Development Bancorp Limited V, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Everett (in organization), Everett, Washington.	Newspaper: Federal Register:	Not available 06/12/2006
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 329 N. Park Avenue, Suite 150, Winter Park, Florida.	Newspaper: Federal Register:	Not available Not applicable
CIC	COMMUNITY BANCSHARES OF WISCONSIN, INC.	Notice by Gus J. Lukas, Grafton, Wisconsin, and Lorraine J. Lukas 2006 Trust for Lori J. Foy, to gain control of Community Bancshares of Wisconsin, Inc., Grafton, Wisconsin, and thereby indirectly acquire Cornerstone Community Bank, Grafton, Wisconsin.	Newspaper: Federal Register:	Not available Not available
* 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
* 3A1	KUJAWA FAMILY HOLDINGS, INC.	Kujawa Family Holdings, Inc., Berlin, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of The Farmers & Merchants Bank, Berlin, Wisconsin.	Newspaper: Federal Register:	Not available 06/12/2006
* Branch	OLD SECOND BANK-YORKVILLE	Old Second Bank-Yorkville, Yorkville, Illinois, to establish a branch facility to be located at 4040 Veterans Road, Ottawa, Illinois.	Newspaper: Federal Register:	06/13/2006 Not applicable
* 3A3	OSWEGO COMMUNITY BANK EMPLOYEE STOCK OWNERSHIP PLAN	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to increase its ownership from 37.71 percent to 51 percent of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly increase its ownership in Oswego Community Bank, Oswego, Illinois.	Newspaper: Federal Register:	06/05/2006 06/16/2006
CIC	PREMIER HOLDINGS, LTD	Notice by Harold Dean Westra, individually and acting in concert with Greg Todd Westra, both of Rock Valley, Iowa, to gain control of Premier Holdings, Ltd., Rock Valley, Iowa, and thereby indirectly Premier Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	Not available 05/24/2006

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	RAC, INC. WISCOSIN	RAC Inc. Wisconsin, Kohler, Wisconsin, to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly acquire Ridgestone Bank, Brookfield, Wisconsin.	Newspaper:	Not available
			Federal Register:	06/12/2006
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:	Not available
			Federal Register:	05/17/2006

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
175140	COMMUNITY FIRST BK, BOSCOBEL, WISCONSIN	11/15/2005	05/11/2006	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	F & M BANCSHARES, INC.	F & M Bancshares, Inc., Trezevant, Tennessee, to acquire 100 percent of Citizens City & County Bank, Trenton, Tennessee.	Newspaper:	06/15/2006
			Federal Register:	06/12/2006
* 3A3	FMS BANCORP, INC.	FMS Bancorp, Inc., Poplar Bluff, Missouri, to acquire 100 percent of First Missouri State Bank of Cape County, Cape Girardeau, Missouri (in organization).	Newspaper:	06/11/2006
			Federal Register:	06/09/2006

District: 8
Federal Reserve Bank of St. Louis

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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- 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 Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	COMMUNITY BANK GROUP, INC.	John S. Braun Revocable Trust, John Stephen Braun and Priscilla White Braun, Trustees, Deephaven, Minnesota; Priscilla W. Braun Revocable Trust, Priscilla White Braun and John Stephen Braun, Trustees, Deephaven, Minnesota; Stephen John Braun, Minnetonka, Minnesota; Philip McAllister Braun, Richardson, Texas; and Elizabeth Braun Fransen, Wayzata, Minnesota, as a group acting in concert; and Dean Alvin Holasek, Eden Prairie, Minnesota, as an individual, to gain control of Community Bank Group, Inc., Eden Prairie, Minnesota, and thereby indirectly gain control of Community Bank Minnesota Valley, Wayzata, Minnesota; and Community Bank Winsted, Winsted, Minnesota.	Newspaper: Federal Register:	Not available 06/02/2006
* 3A3 * 3A1	GLACIER BANCORP, INC.	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of Citizens Development Company, Billings, Montana.	Newspaper: Federal Register:	Not available 06/19/2006
* 3A1 4c8	Minnesota Bancshares, Inc.	Minnesota Bancshares, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100% of Heron Lake State Bank, Heron Lake, Minnesota. Applicant also proposes to acquire 100% of Heron Lake Agency, Inc., Heron Lake, Minnesota, and thereby engage in insurance agency activities in a town with a population not exceeding 5000.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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:

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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
445852	WESTERN BK OF WOLF POINT, WOLF POINT, MONTANA	01/31/2006	05/10/2006	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	AMERIBANC HOLDINGS	Notice by Richard J. Watts, Ramona, California, as an individual; and Richard J. Watts, Ramona, California, Janice Roccoforte, El Cajon, California, and Jack A. Roccoforte, El Cajon, California; acting as a group in concert; to acquire control of Ameribanc Holdings, parent of Bank of Durango, both in Durango, Colorado.	Newspaper: Federal Register:	Not available 06/05/2006
CIC	CENTRAL BANCSHARES, INC.	Notice by Hoffman, Inc., Arapahoe, Nebraska, to acquire control of Central Bancshares, Inc., parent of First Central Bank, both in Cambridge, Nebraska, and First Central Bank McCook, McCook, Nebraska. Central Bancshares, Inc., Cambridge, Nebraska, to redeem 22.9 percent of its outstanding common stock.	Newspaper: Federal Register:	06/01/2006 05/26/2006
* 3A3	EMPRISE FINANCIAL CORPORATION	Emprise Financial Corporation, Wichita, Kansas, to acquire 100 percent of the voting shares of Prairie Capital, Inc., parent of Prairie State Bank, both in Augusta, Kansas.	Newspaper: Federal Register:	06/12/2006 06/12/2006
CIC	HENDERSON STATE COMPANY	Notification filed by the following, as a group acting in concert: The Biegert Family Irrevocable 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
* 3A1	QUAY BANK CORP.	Quay Bank Corp., Albuquerque, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of High Desert State Bank, Albuquerque, New Mexico.	Newspaper: Federal Register:	Not available 06/16/2006
4c8	TONGANOXIE BANKSHARES, INC.	Tonganoxie Bankshares, Inc., Tonganoxie, Kansas, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable 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

* Subject to the provisions of the Community Reinvestment Act

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.

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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
18854	BANK 7, MEDFORD, OKLAHOMA	02/06/2006	05/05/2006	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	FIRST NATIONAL BANK GROUP, INC.	First National Bank Group, Inc., Edinburg, Texas, to acquire 9.90 percent of Southside Bancshares, Inc., Tyler, Texas, and indirectly acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler, Texas.	Newspaper:	06/12/2006
			Federal Register:	06/12/2006
* Branch	INDEPENDENT BANK OF TEXAS	Independent Bank of Texas, Irving, Texas, to establish a branch to be located at 2601 Network Blvd., Suite 101, Frisco, Texas 75034.	Newspaper:	05/31/2006
			Federal Register:	Not applicable

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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- 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 Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 20, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	COMMUNITY FIRST BANK	Community First Bank, Pineville, Oregon, to establish a branch facility at 657 SW Glacier, Redmond, Oregon.	Newspaper:	05/25/2006
			Federal Register:	Not applicable
* 3A1	Concord Place, Inc.	Concord Place, Inc., Nassau, The Bahamas, to become a bank holding company by acquiring at least 76.6 percent of Los Angeles National Bank, Buena Park, California.	Newspaper:	05/31/2006
			Federal Register:	06/16/2006
* 3A3	FRONTIER FINANCIAL CORPORATION	Frontier Financial Corporation, Everett, Washington, to acquire 12.2 percent of Skagit State Bancorp, Inc., and thereby indirectly acquire shares in its subsidiary, Skagit State Bank, both of Burlington, Washington.	Newspaper:	Not available
			Federal Register:	Not available
* 3A3	SILVER STATE BANCORP	Silver State Bancorp, Henderson, Nevada, to acquire 100 percent of Choice Bank, Scottsdale, Arizona.	Newspaper:	06/08/2006
			Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
478766	LIBERTY BK, SOUTH SAN FRANCISCO, CALIFORNIA	01/17/2006	05/10/2006	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2006 (July 1, 2006 - September 30, 2006)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act