
Federal Reserve Release



H.2

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

No. 21

Week Ending May 27, 2006

Bank Holding Companies

Banco Santander Central Hispano, S.A., Madrid, Spain -- to acquire up to 24.99 percent of the shares of Sovereign Bancorp, Inc., Wyomissing, Pennsylvania, and its subsidiary, Sovereign Bank; and Independence Community Bank Corp., Brooklyn, New York, and its subsidiary, Independence Community Bank.
- Approved, May 25, 2006

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to become a bank holding company and to acquire additional shares of M&P Community Bancshares, Inc.
- Approved, May 22, 2006

Forms

Forms -- final Board review to implement the Studies to Develop and Test Consumer Regulatory Disclosures (FR 1380).
- Approved, May 25, 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

Bank of Saint Petersburg, Tampa, Florida -- to establish a branch at 135 West Bay Street, Jacksonville.
- Approved, May 24, 2006

St. Louis

The Callaway Bank, Fulton, Missouri -- to establish a branch at 5600 Bull Run Drive, Columbia.
- Approved, May 24, 2006

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 329 North Park Avenue, Suite 150, Winter Park, Florida.
- Withdrawn, May 22, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 3003 North Central Avenue, Phoenix, Arizona.
- Approved, May 25, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the corner of Old McColloch and North Tanner Roads, Orlando, Florida.
- Approved, May 26, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5930 West 86th Street, Indianapolis, Indiana.
- Approved, May 26, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 8600 Lee Vista Boulevard, Orlando, Florida.
- Approved, May 26, 2006

Bank Branches, Domestic

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at the corner of N.C. Highway 73 and Shiloh Church Road, Kannapolis.

- Approved, May 24, 2006

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 5600 North Lake Shore Drive, Whitefish Bay.

- Approved, May 26, 2006

Minneapolis

Plaza Park State Bank, Waite Park, Minnesota -- to establish a branch at Northwest Professional Center, 2351 Connecticut Avenue, Sartell.

- Approved, May 22, 2006

Bank Holding Companies

Chicago

Alpha Bancorp, Inc., Chicago, Illinois -- to acquire Community Bank of DuPage, Westmont, a de novo bank.

- Approved, May 24, 2006

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- waiver of application to acquire First Kensington Bank, Spring Hill, Florida.

- Granted, May 25, 2006

Cleveland

Citizens National Corporation, Paintsville, Kentucky -- to acquire Heritage Bank of Ashland, Inc., Ashland.

- Approved, May 22, 2006

Secretary

G.N. Bankshares, Inc., Girard, Kansas -- waiver of application to acquire Valley State Investments, Inc., Lamar, Colorado, and Valley State Bank in connection with the merger of Valley State Bank and The Girard National Bank, Girard, Kansas.

- Granted, May 24, 2006

Bank Holding Companies

General Counsel

Nara Bancorp, Inc., Los Angeles, California, and Nara Bank -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, May 22, 2006

Chicago

Pedcor Capital, LLC, Carmel, Indiana -- to become a bank holding company and to acquire Pedcor Bancorp and International City Bank, National Association, Long Beach, California.

- Returned, May 23, 2006

Kansas City

Quay Bank Corp., Albuquerque, New Mexico -- to become a bank holding company and to acquire High Desert State Bank.

- Withdrawn, May 24, 2006

Kansas City

Tonganoxie Bankshares, Inc., Tonganoxie, Kansas -- to engage in lending activities.

- Approved, May 26, 2006

Bank Premises

Chicago

Old Second Bank-Yorkville, Yorkville, Illinois -- to invest in bank premises.

- Withdrawn, May 25, 2006

Banks, State Member

Director, BS&R

First Farmers and Merchants Bank, Columbia, Tennessee -- transfer agent registration.

- Approved, May 26, 2006

Change In Bank Control

Atlanta

First National Bancshares of Central Alabama, Inc., Aliceville, Alabama -- change in bank control.

- Permitted, May 23, 2006

Atlanta

Southeastern Bank Financial Corporation, Augusta, Georgia -- to retain control of Southeastern Bank Financial Corporation.

- Permitted, May 24, 2006

Competitive Factors Reports

Kansas City

ACB Bank, Cherokee, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Waukomis branch of First State Bank, Waukomis.

- Submitted, May 22, 2006

Atlanta

American United Bank, Lawrenceville, Georgia -- report on competitive factors of the proposed merger with AUB Interim Corporation.

- Submitted, May 22, 2006

Kansas City

The Bank of Beaver City, Beaver, Oklahoma -- report on competitive factors of the proposed merger with The State Bank, Winfield, Kansas.

- Submitted, May 24, 2006

Cleveland

Citizens National Corporation, Paintsville, Kentucky -- report on competitive factors of the proposed acquisition of Heritage Bank of Ashland, Inc., Ashland.

- Submitted, May 23, 2006

Kansas City

First National Bank, Goodland, Kansas -- report on competitive factors of the proposed merger with The First National Bank of Mount Vernon, Mount Vernon, Missouri.

- Submitted, May 22, 2006

Competitive Factors Reports

Boston

Gorham Bancorp, MHC, Gorham, Maine -- report on competitive factors of the proposed merger of Gorham Savings Bank and Gorham Interim Two Savings Bank in connection with the reorganization as a mutual holding company.

- Submitted, May 22, 2006

St. Louis

Heritage Bank, Hopkinsville, Kentucky -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of four Tennessee branches of AmSouth Bank, Birmingham, Alabama.

- Submitted, May 25, 2006

Dallas

Lake Area National Bank, Trinity, Texas -- report on competitive factors of the proposed merger with LANB Interim National Bank, Sugar Land.

- Submitted, May 23, 2006

Chicago

Northwest Federal Savings Bank, Spencer, Iowa -- report on competitive factors of the proposed merger with Gateway Savings Bank, Ankeny.

- Submitted, May 22, 2006

Kansas City

Security Bank of Kansas City, Kansas City, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the branch of Bank Midwest, National Association, Kansas City, Missouri, located on Minnesota Avenue, Kansas City, Kansas.

- Submitted, May 22, 2006

Secretary

West Coast Bank, Lake Oswego, Oregon -- reports on competitive factors of the proposed merger with Mid-Valley Bank, Woodburn, and of the proposed acquisition by Bank of the Pacific, Aberdeen, Washington, of certain deposits of WCB Interim Bank, Lake Oswego, Oregon.

- Submitted, May 24, 2006

Extensions Of Time

Chicago

Iowa State Bank, Wapello, Iowa -- extension to August 23, 2006, to establish a branch at 1403 South Roosevelt Avenue, Burlington.

- Granted, May 22, 2006

Atlanta

Peoples Bancshares of TN, Inc., Madisonville, Tennessee -- extension to September 3, 2006, to become a bank holding company and to acquire Peoples Bank of East Tennessee.

- Granted, May 25, 2006

Cleveland

Sky Bank, Salineville, Ohio -- extension to June 22, 2006, to establish a branch at Bexley Financial Center, 2631 East Main Street, Bexley.

- Granted, May 24, 2006

Cleveland

Sky Financial Group, Inc, Bowling Green, Ohio -- extension to August 24, 2006, to acquire up to 9.99 percent of the shares of LNB Bancorp, Lorain.

- Granted, May 23, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 27, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 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:	06/05/2006
* 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 27, 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 06/09/2006
3A1	Apple Financial Holdings, Inc.	Apple Financial Holdings, Inc., New York, New York, to acquire Apple Bank for Savings, New York, New York.	Newspaper: Federal Register:	Not applicable Not applicable
FBSEA	BANCO SANTANDER TOTTA, S.A.	Banco Santander Totta, S.A., Lisbon, Portugal to establish a representative office in Mineola, New York.	Newspaper: Federal Register:	05/19/2006 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 06/09/2006
Foreign Branch	CITIBANK, N.A.	Citibank, N.A. New York, New York, prior notice to establish a foreign branch in Qatar, located in Doha, pursuant to Section 211.3(b)(3) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
Investment	CITIGROUP INC.	30 Day Prior Notice by Citigroup Inc., New York, New York through two wholly owned, direct subsidiaries, Citigroup Holdings Mauritius Ltd., and Citigroup Strategic Holdings Mauritius Ltd., both of the Republic of Mauritius, to acquire additional interest in Housing Development Finance Corporation Limitd, Mumbai, India.	Newspaper: Federal Register:	Not applicable 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 27, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	Not applicable
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
* 4c8	NEW YORK PRIVATE BANK & TRUST CORPORATION	New York Private Bank & Trust Corporation and its wholly owned subsidiary, Emigrant Bancorp, Inc., both of New York, New York, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, to acquire 100 percent of the voting shares of New York Private Bank & Trust, FSB, Wilmington, Delaware, a de novo trust-only federal savings bank, and thereby operate a savings association, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
			Federal Register:	06/23/2006
* 4c8	SOCIETE GENERALE	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.	Newspaper:	06/05/2006
			Federal Register:	06/09/2006

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
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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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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 27, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
Member	OMEGA BANK, NATIONAL ASSOCIATION	Omega Bank, N.A., State College, PA, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 27, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	FARMERS CITIZENS BANK, THE	Application by Farmers Citizens Bank, Bucyrus, OH to establish a branch at 5858 North High Street, Worthington, OH.	Newspaper:	06/09/2006
			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:	06/19/2006

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.

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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 27, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	BANK OF FLOYD, THE	The Bank of Floyd, Floyd, Virginia, proposes to establish a branch at 7349 Peppers Ferry Boulevard, Radford, Virginia.	Newspaper:	06/10/2006
			Federal Register:	Not applicable
Investment	CAPITAL ONE BANK	Capital One Bank, Glen Allen, Virginia, to increase its investment in Capital One Bank (Europe)plc, London, England.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 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:	Not available
			Federal Register:	06/16/2006
3A1	Potomac Virginia Bancorp	Potomac Virginia Bancorp, Fairfax, Virginia, to become a bank holding company by acquiring 100% of Potomac Bank of Virginia, Fairfax, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* Branch	RESOURCE BANK	Resource Bank, Virginia Beach, Virginia, proposes to establish a branch at 4180 Dominion Boulevard, Glen Allen, Virginia.	Newspaper:	06/08/2006
			Federal Register:	Not applicable
3A1	TSB Financial Corporation	TSB Financial Corporation, Charlotte, North Carolina, to become a bank holding company by acquiring 100% of The Scottish Bank, Charlotte, North Carolina.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for 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 27, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 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:	06/18/2006
			Federal Register:	06/19/2006
* Branch	REGIONS BANK	Regions Bank, Birmingham, Alabama, to establish a branch located at 3451 Long Prairie Road, Flower Mound, Texas.	Newspaper:	06/01/2006
			Federal Register:	Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 463751 State Road 200, Yulee, Florida, to be known as the Amelia Concourse Office.	Newspaper:	06/06/2006
			Federal Register:	Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 100 Town Center Parkway, Jacksonville, Florida, to be known as the St. Johns Town Center Office.	Newspaper:	05/29/2006
			Federal Register:	Not applicable
* 3A5	TRUSTMARK CORPORATION	Trustmark Corporation, Jackson, Mississippi, to merge with Republic Bancshares of Texas, Inc., and thereby acquire Republic National Bank, both of Houston, Texas.	Newspaper:	06/19/2006
			Federal Register:	06/23/2006

District: 6
Federal Reserve Bank of Atlanta

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

Institution	Location
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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 27, 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:	05/26/2006
			Federal Register:	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:	06/11/2006
			Federal Register:	06/12/2006
* 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:	05/17/2006
			Federal Register:	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:	06/11/2006
			Federal Register:	06/12/2006
CIC	LEIGHTON INVESTMENT COMPANY	Notice by Richard N. Glendening of Pella, Iowa, individually and as trustee of the Richard Glendening Trust and the Linda Glendening Subchapter S Trust to retain control of 35.34 percent and acting in concert with the Glendening Family (Richard & Mary Glending, Pella, Iowa; Linda Glendening, Pella, IA; Kara & Nathan Busker, Oakland, NJ; Eric & Sanae Glendening, Terre Hante, IN; Erin Glendening, Pittsburgh, PA; Brent & Mary Jaco, Galveston, TX) to retain control of 39.53 percent of Leighton Investment Company, Pella, Iowa.	Newspaper:	Not available
			Federal Register:	06/13/2006
Other Foreign	NORTHERN TRUST INTERNATIONAL BANKING CORPORATION, THE	Northern Trust International Banking Corporation, New York, New York, requesting approval to extend the period of its corporate existence for an additional twenty years, in accordance with Section 25A of the Federal Reserve Act, and to change the articles of association.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CIC	NORTHPOINTE BANCSHARES, INC.	Notice by Harvey N. Gainey, Sr., Ada, Michigan, to acquire 166,667 shares (11.11 percent) of Northpointe Bancshares, Inc., Grand Rapids, Michigan, and thereby indirectly acquire Northpointe Bank, Grand Rapids, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
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:	05/30/2006
			Federal Register:	05/24/2006

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 27, 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:	05/31/2006
			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
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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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending May 27, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
Premises	CROSS COUNTY BANK	Cross County Bank, Wynne, Arkansas to increase its investment in bank premises up to the amount of \$5,700,000.00.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CIC	PORTER BANCORP, INC.	Notice by J. Chester Porter, Mount Washington, Kentucky, Spencer Access, LLC, Taylorsville, Kentucky, and the William G. Porter Revocable Trust, William G. Porter, Trustee, Sarasota, Florida, to establish a control group that will gain control of Porter Bancorp, Inc., Louisville, Kentucky.	Newspaper:	06/13/2006
			Federal Register:	06/13/2006
3A1	St. Louis Bancshares, Inc.	St. Louis Bancshares, Inc., Town and Country, Missouri, to become a bank holding company by acquiring 100 percent of St. Louis Bank, Town and Country, Missouri.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A1	Table Rock Bancshares Corporation	Table Rock Bancshares Corporation, Kimberling City, Missouri, to become a bank holding company by acquiring 100 percent of Table Rock Community Bank, Kimberling City, Missouri (in organization).	Newspaper:	06/26/2006
			Federal Register:	Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 27, 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:	06/06/2006 06/02/2006
* 3A3 * 3A1	GLACIER BANCORP, INC.	Glacier Bancorp, Inc., Kalispell, Montana, to indirectly 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., Maple Grove, 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 06/19/2006

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 27, 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	FARMERS BANCSHARES, INC.	Notice by Phillip Bray as trustee of the Phillip Bray Trust, Cameron, Missouri, and Gladys Bray as trustee of the Gladys Bray Trust, Cameron, Missouri, as husband and wife acting in concert; and Kenneth Bray and Margaret Bray as co-trustees of the Kenneth Bray and Margaret Bray Trust, Cameron, Missouri, also acting in concert with Phillip and Gladys Bray, to retain control of Farmers Bancshares, Inc, parent of Independent Farmers Bank, both in Maysville, Missouri.	Newspaper: Federal Register:	06/14/2006 06/13/2006
Member	FIRST BANKCENTRE	First BankCentre, Broken Arrow, Oklahoma, to become a member of the Federal Reserve system.	Newspaper: Federal Register:	Not applicable Not applicable
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
* 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:	05/30/2006 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

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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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 27, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	FIRST BANK	First Bank, Burkburnett, Texas, to establish a branch to be located at 2801 Midwestern Parkway, Wichita Falls, Texas 76308.	Newspaper:	06/07/2006
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 27, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 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: Federal Register:	Not available 06/09/2006
* 3A1	SAN JOAQUIN BANCORP	San Joaquin Bancorp to become a bank holding company by acquiring 100 percent of San Joaquin Bank, both of Bakersfield, California.	Newspaper: Federal Register:	Not available 06/09/2006
* 3A3	SILVER STATE BANCORP	Silver State Bancorp, Henderson, Nevada, to acquire 100 percent of Choice Bank, Scottsdale, Arizona.	Newspaper: Federal Register:	06/08/2006 06/11/2006

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE

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

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