
Federal Reserve Release



H.2

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

No. 23

Week Ending June 10, 2006

Banks, Foreign

Banco Latinoamericano de Exportaciones S.A., Panama City, Republic of Panama -- to act as a certification authority in connection with financial and nonfinancial transactions and engage in related data processing activities.

- Approved, June 8, 2006

Enforcement

Bank of Tazewell County, Tazewell, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, June 9, 2006

Forms

Forms -- final Board review to extend without revision the Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018) and Senior Financial Officer Survey (FR 2023), and to extend with revision the Automobile Finance Terms (FR 2005), Passenger Auto Contract Collection Trends (FR 2012), Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans (FR 2835), and Quarterly Report of Credit Card Plans (FR 2835a).

- Approved, June 5, 2006

Reserve Bank Operations

Federal Reserve Bank of Philadelphia -- appointment of Charles I. Plosser as President, effective August 1, 2006.

- Approved, June 5, 2006

Testimony And Statements

Nomination of Vice Chairman -- statement by Governor Kohn before the Senate Committee on Banking, Housing, and Urban Affairs on his nomination as Vice Chairman of the Board.

- Published, June 8, 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

New York

Banco Popular North America, New York, New York -- to establish a branch at 1620 West 49th Street, Hialeah, Florida.
- Approved, June 8, 2006

Kansas City

The Guarantee State Bank, Lawton, Oklahoma -- to establish a branch at 702 North Sheridan Road.
- Withdrawn, June 6, 2006

Dallas

Independent Bank of Texas, Irving, Texas -- to establish a branch at 2601 Network Boulevard, Suite 101, Frisco.
- Approved, June 5, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1450 Greene Street, Augusta, Georgia.
- Approved, June 5, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3451 Long Prairie Road, Flower Mound, Texas.
- Approved, June 8, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 15753 Pines Boulevard, Pembroke Pines, Florida.
- Approved, June 9, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 100 Town Center Parkway, Jacksonville, Florida.
- Approved, June 9, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 463751 State Road 200, Yulee, Florida.

- Approved, June 9, 2006

Bank Holding Companies

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire First Bartlesville Bank, Bartlesville.

- Approved, June 7, 2006

Atlanta

BCB Holding Company, Inc., Theodore, Alabama -- relief from a commitment.

- Granted, June 9, 2006

Kansas City

Citizens National Corporation, Wisner, Nebraska -- to acquire 40 percent of the shares of Republic Corporation, Omaha, parent of United Republic Bank, a de novo bank.

- Approved, June 5, 2006

Dallas

Coastal Bancshares Acquisition Corp, Houston, Texas -- to become a bank holding company and to acquire Intercontinental Bank Shares Corporation, San Antonio, Intercontinental Bank Shares Corporation of Delaware, Wilmington, Delaware, and Intercontinental National Bank, San Antonio.

- Approved, June 8, 2006

Secretary

Dickinson Financial Corporation II, Kansas City, Missouri, and Dickinson Financial Corporation -- to acquire Southern Commerce Bank, Tampa, Florida.

- Approved, June 8, 2006

Bank Holding Companies

Kansas City

Docking Bancshares, Inc., Arkansas City, Kansas -- waiver of application for the formation of Docking Merger Corporation in connection with the acquisition of State Financial Investments, Inc., Winfield, and its subsidiary, The State Bank, and subsequent acquisition of The State Bank's assets by Docking's subsidiary, The Union State Bank, Arkansas City.

- Granted, June 6, 2006

Atlanta

PCNB Corp, McComb, Mississippi -- to become a bank holding company and to acquire Pike County National Bank.

- Withdrawn, June 6, 2006

Kansas City

Republic Corporation, Omaha, Nebraska -- to become a bank holding company and to acquire United Republic Bank, a de novo bank.

- Approved, June 5, 2006

San Francisco

Sterling Financial Corporation, Spokane, Washington -- to acquire Lynnwood Financial Group, Mountlake Terrace, and thereby acquire Golf Savings Bank and Golf Escrow Corporation and thereby engage in providing real estate settlement services.

- Approved, June 5, 2006

Bank Mergers

Kansas City

The Union State Bank, Arkansas City, Kansas -- to purchase certain assets and assume certain liabilities of one Udall branch and three Winfield branches of The State Bank, Winfield.

- Approved, June 6, 2006

Competitive Factors Reports

Richmond

Bank of America, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with MBNA America Bank, National Association, Wilmington, Delaware.

- Submitted, June 9, 2006

Kansas City

Colorado East Bank & Trust, Lamar, Colorado -- report on competitive factors of the proposed merger with First National Bank of Tribune, Tribune, Kansas.

- Submitted, June 8, 2006

San Francisco

First National Bank, Rancho Santa Fe, California -- report on competitive factors of the proposed merger with Community National Bank, Escondido.

- Submitted, June 8, 2006

Chicago

Heritage Bank, National Association, Phoenix, Arizona, a de novo bank -- report on competitive factors of the proposed purchase of two Arizona branches of Bridgeview Bank Group, Bridgeview, Illinois.

- Submitted, June 6, 2006

New York

JPMorgan Chase Bank, National Association, Columbus, Ohio -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain deposits from The Bank of New York, New York, New York.

- Submitted, June 7, 2006

Dallas

PlainsCapital Bank, Lubbock, Texas -- report on competitive factors of the proposed merger with PlainsCapital Wealth Management, a Trust Company.

- Submitted, June 6, 2006

Atlanta

Robertson Banking Company, Demopolis, Alabama -- report on competitive factors of the proposed merger with Community Bank, Blountsville.

- Submitted, June 6, 2006

Competitive Factors Reports

Atlanta

Superior Bank, Birmingham, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of First Kensington Bank, Tampa, Florida.

- Submitted, June 6, 2006

Minneapolis

Valley Bank, North Mankato, Minnesota -- report on competitive factors of the proposed merger with Citizens State Bank of Waterville, Waterville, and Rural American Bank-Hector/Fairfax, Hector.

- Submitted, June 5, 2006

San Francisco

Vineyard Acquisition Company, Corona, California -- report on competitive factors of the proposed merger with Rancho Bank, San Dimas.

- Submitted, June 8, 2006

Atlanta

Whitney National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed merger with First National Bank & Trust, Bradenton, Florida.

- Submitted, June 6, 2006

Extensions Of Time

San Francisco

Bank of Whitman, Colfax, Washington -- extension to June 9, 2007, to establish a branch at 618 West Riverside Avenue, Spokane.

- Granted, June 6, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- extension to September 10, 2006, to establish a branch at 3936 West Riverside Boulevard, Rockford, Illinois.

- Granted, June 8, 2006

Membership

Kansas City

First BankCentre, Broken Arrow, Oklahoma -- to become a member of the Federal Reserve System.

- Approved, June 6, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 10, 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:	06/12/2006
* 3A1	GORHAM BANCORP, INC.	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:	06/16/2006
* 3A3			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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending June 10, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	BANCO POPULAR NORTH AMERICA	Banco Popular, North America, New York, New York to open a new domestic branch, located at 1221 Brickell Avenue, Miami (Miami-Dade County), Florida.	Newspaper: Federal Register:	06/16/2006 Not applicable
Other Foreign	BANCO SANTANDER INTERNATIONAL	Banco Santander International, Miami, Florida, to establish a domestic branch in Houston, Texas, pursuant to Section 211.5(f) of Regulation K.	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 06/09/2006
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:	05/31/2006 Not applicable

District: 2**Federal Reserve Bank of New York****Filings received during the week ending June 10, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 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: Federal Register:	06/22/2006 06/23/2006
4c8	WESTFALISCH-LIPPISCHER SPARKASSEN-UND GIROVERBAND	Westfalisch-Lippischer Sparkassen-und Giroverband, Munster, Germany and Rheinischer Sparkassen-und Giroverband, Dusseldorf, Germany, to retain control of certain non-banking subsidiaries of WestLB AG, Dusseldorf and Munster, Germany, and HSH Nordbank AG, Hamburg and Kiel, Germany, and to continue to engage indirectly in nonbanking activities, pursuant to Section 4(c)(8) of the BHC Act of 1956.	Newspaper: Federal Register:	Not applicable 06/29/2006

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
- 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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 10, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	EAST PENN FINANCIAL CORPORATION	East Penn Financial Corporation, Emmaus, PA, to acquire up to 19.9% of Berkshire Bancorp, Inc., Wyomissing, PA.	Newspaper: Federal Register:	Not available 07/10/2006

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.

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 10, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

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.

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 10, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	CRESCENT FINANCIAL CORPORATION	Crescent Financial Corporation, Cary, North Carolina, to acquire 100% of the voting securities of Port City Capital Bank, Wilmington, North Carolina.	Newspaper:	Not available
			Federal Register:	07/10/2006

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.

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending June 10, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	ADAM BANK GROUP, INC.	Adam Bank Group, Inc., Ocala, Florida, to become a bank holding company by acquiring at least 89 percent of the voting shares of American Commerce Bank, Tampa, Florida (in organization).	Newspaper:	07/09/2006
			Federal Register:	07/07/2006
* Branch	FIRST SOUTHERN BANK	First Southern Bank, Boca Raton, Florida, to establish a branch located at 200 South Andrews Avenue, Unit R-B, Fort Lauderdale, Florida, to be known as the Downtown Fort Lauderdale Branch.	Newspaper:	06/30/2006
			Federal Register:	Not applicable
* 3A5	RIVERSIDE BANKING COMPANY	Riverside Banking Company, Fort Pierce, Florida, to merge with First Community Bank Holding Company, and thereby acquire its subsidiary First Community Bank, both of Debarry, Florida.	Newspaper:	Not available
			Federal Register:	07/06/2006
* 3A3	SECURITY BANK CORPORATION	Security Bank Corporation, Macon, Georgia (Security), and its subsidiary, SBKC Interim Bank(Interim), to acquire 100 percent of the outstanding shares of common stock of Homestead Bank, Suwanee, Georgia, by merging with and into Interim. Interim will be a Georgia state bank and wholly owned acquisition subsidiary of Security, which will be formed solely to facilitate the acquisition. Homestead is a Georgia state chartered bank located at 1380 Peachtree Industrial Boulevard, Suwanee, Georgia. Interim will survive the merger and will continue to operate under the name "Security Bank of Gwinnett County." Security Bank of Gwinnett County will be a separate wholly owned subsidiary of Security after the merger.	Newspaper:	06/30/2006
			Federal Register:	07/07/2006
* 3A5	SEQUATCHIE VALLEY BANCSHARES, INC.	Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee, to merge with F N Bancorp, Inc., and thereby acquire its subsidiary, First National Bank of Tullahoma, both of Tullahoma, Tennessee.	Newspaper:	Not available
			Federal Register:	07/07/2006

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.

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
NONE					

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7
Federal Reserve Bank of Chicago
Filings received during the week ending June 10, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	CHEMICAL BANK	Chemical Bank, Midland, Michigan, to establish a branch facility to be located at 401 E. Main Street, Niles, Michigan.	Newspaper:	06/13/2006
			Federal Register:	Not applicable
* 3A1 4c8	FIRST COMMUNITY FINANCIAL PARTNERS, INC.	First Community Financial Partners, Inc., Joliet, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of First Community Bank of Joliet, Joliet, Illinois, and to engage de novo in lending activities.	Newspaper:	Not available
			Federal Register:	07/07/2006
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
* 18C * Branch	M&I MARSHALL & ILSLEY BANK	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to purchase the assets and assume the liabilities of three Florida branches of M&I Bank, FSB, Las Vegas, Nevada, and thereby to establish 3 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
* 3A5	MB FINANCIAL, INC	MB Financial, Inc., Chicago, Illinois, to merge with First Oak Brook Bancshares, Inc., Oak Brook, Illinois, and thereby indirectly acquire Oak Brook Bank, Oak Brook, Illinois.	Newspaper:	Not available
			Federal Register:	07/07/2006
* Branch	NORTHERN TRUST COMPANY, THE	The Northern Trust Company, Chicago, Illinois, to establish a branch facility to be located at 401 S. Main Street, Naperville, Illinois.	Newspaper:	06/14/2006
			Federal Register:	Not applicable
CIC	NORTHPOINTE BANCSHARES, INC.	Notice by Harvey N. Gainey, Sr., Grand Rapids, Michigan, to acquire control, through the acquisition of additional shares, of 20.94 percent of Northpointe Bancshares, Inc., Grand Rapids, Michigan, and thereby indirectly acquire Northpointe Bank, Grand Rapids, Michigan.	Newspaper:	Not available
			Federal Register:	06/15/2006
* 3A1	NRBC HOLDING CORPORATION	NRBC Holding Corporation, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the outstanding shares of The National Republic Bank of Chicago, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of 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 June 10, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
Member	COMMUNITY BANK	Community Bank, Cabot, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
* Branch	FIRST BANK	First Bank, Creve Coeur, Missouri, to relocate branch from 1001 Grant Ave., San Francisco, California, to 1143 Grant Ave., San Francisco, California.	Newspaper: Federal Register:	07/13/2006 Not applicable
* 3A3	FRIENDSHIP BANCSHARES, INC.	Friendship Bancshares, Inc., Meta, Missouri, to acquire 7.47 percent of Branson Bancshares, Inc., Branson, Missouri, and its subsidiary bank, Branson Bank, Branson, Missouri.	Newspaper: Federal Register:	Not available 07/07/2006
* 3A5	MID-MISSOURI BANCSHARES, INC.	Mid-Missouri Bancshares, Inc., Springfield, Missouri, to merge with First Financial Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire First National Bank of Mount Vernon, Mount Vernon, Missouri.	Newspaper: Federal Register:	06/23/2006 06/30/2006
* 3A5	MID-MISSOURI BANCSHARES, INC.	Mid-Missouri Bancshares, Inc., Springfield, Missouri, to merge with Central States Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire Webb City Bank, Webb City, Missouri.	Newspaper: Federal Register:	06/23/2006 06/30/2006
* Branch	PATRIOT BANK	Patriot Bank, Millington, Tennessee, to establish a branch facility to be located on a lot purchased in Patriot Square located near the intersection of Munford Atoka Avenue and Highway 51 South, Atoka, Tennessee.	Newspaper: Federal Register:	06/07/2006 Not applicable
* Branch	SIMMONS FIRST BANK	Simmons First Bank of Searcy, Arkansas, to establish a branch facility to be located at 901 Pecan Street, Beebe, Arkansas, 72012.	Newspaper: Federal Register:	04/17/2006 Not applicable
* Branch	TRUMAN BANK	Truman Bank, St. Louis, Missouri, to establish a branch facility to be located at 8151 Clayton Road, St. Louis, Missouri, and to relocate the main office to be constructed at the corner of Manchester and Hanley, Brentwood, Missouri.	Newspaper: Federal Register:	06/20/2006 Not applicable

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.

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
1890374	FIRST SECURITY BK OF CONWAY, CONWAY, ARKANSAS	02/06/2006	05/17/2006	S	Intermediate Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 10, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
Member	FIRST NATIONAL BANK-WEST	First National Bank-West, Evanston, Wyoming, to be known as 1st Bank, Evanston, Wyoming to convert to a state charter and become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A3 * 3A1	GLACIER BANCORP, INC.	Glacier Bancorp, Inc., Kalispell, Montana, to indirectly acquire 100 percent of Citizens Development Company, Billings, Montana.	Newspaper:	Not available
			Federal Register:	06/19/2006
* 3A5 4c8	HUNTER HOLDING COMPANY	Hunter Holding Company, Hunter, North Dakota, to merge with Streeter Insurance Agency, Inc., Streeter, North Dakota, and thereby indirectly acquire State Bank of Streeter, Streeter, North Dakota. Applicant also proposes to engage in general insurance agency activities in a town with a population of less than 5,000.	Newspaper:	Not available
			Federal Register:	07/06/2006
* 3A3	STATE BANK OF HAWLEY EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	State Bank of Hawley Employee Stock Ownership Plan, Hawley, Minnesota, proposes to increase its ownership to 46% of Bankshares of Hawley, Inc., Hawley, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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
341851	CLINTON ST BK, CLINTON, MINNESOTA	02/27/2006	06/01/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 10, 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:	06/26/2006
			Federal Register:	06/05/2006
CIC	BURLINGAME BANKSHARES, INC.	Notice by John H. Fowler, Topeka, Kansas, to retain control of Burlingame Bankshares, Inc., parent of The First State Bank, both in Burlingame, Kansas.	Newspaper:	05/31/2006
			Federal Register:	Not available
* 3A3 * 18C * Branch	CHICKASAW BANC HOLDING COMPANY	Chickasaw Banc Holding Company, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of AllNations Bancorporation, Inc., Calumet, Oklahoma, parent of AllNations Bank, Calumet, Oklahoma. Bank 2, Oklahoma City, Oklahoma, to merge with AllNations Bank, Calumet, Oklahoma, and incident thereto, to establish a branch.	Newspaper:	Not available
			Federal Register:	Not available
* 3A1	FARMERS AND MERCHANTS FINANCIAL CORPORATION	Farmers & Merchants Financial Corporation, Ashland, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Farmers and Merchants National Bank of Ashland, Ashland, Nebraska.	Newspaper:	07/03/2006
			Federal Register:	07/03/2006
CIC	FIRST NATIONAL FAIRBURY CORPORATION	Notice by Vernon R. Pfaff and Barbara Ann Pfaff, as husband and wife acting in concert and as co-trustees of the Daniel R. Burkley Trust; and Tiffany K. Pfaff, all of Fairbury, Nebraska, to acquire control of First National Fairbury Corporation, parent of First National Bank of Fairbury, both in Fairbury, Nebraska.	Newspaper:	06/24/2006
			Federal Register:	06/22/2006
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:	Not available
			Federal Register:	05/16/2006

* Subject to the provisions of the Community Reinvestment Act

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

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	SPEARVILLE BANCSHARES, INC.	Spearville Bancshares, Inc., Spearville, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Spearville, Spearville, Kansas.	Newspaper: Federal Register:	Not available Not available
* 3A3 Member	UNITED BANCORPORATION OF WYOMING, INC.	United Bancorporation of Wyoming, Inc., Jackson, Wyoming, to acquire 100 percent of the voting shares of United Bank of Idaho, Driggs, Idaho, a de novo bank. United Bank of Idaho, Driggs, Idaho, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	07/07/2006 07/07/2006
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:	05/10/2006 05/11/2006
3A1	VALLIANCE FINANCIAL CORP.	Valliance Financial Corp, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Valliance Bank, N.A., Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
183154	FIRST ST BK, FAIRFAX, OKLAHOMA	02/27/2006	05/26/2006	S	Small Bank
797159	HOME ST BK, ERIE, KANSAS	02/27/2006	05/26/2006	S	Small Bank
391557	LAKESIDE BK OF SALINA, SALINA, OKLAHOMA	02/21/2006	05/18/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 10, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	PLAINSCAPITAL BANK	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 1001 Santa Fe Drive, Weatherford, Texas 76086.	Newspaper:	06/16/2006
			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.

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 10, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	ORANGE COMMUNITY BANCORP	Orange Community Bancorp to become a bank holding company by acquiring 100 percent of Orange Community Bank, both of Orange, California.	Newspaper: Federal Register:	Not available 06/30/2006
* 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:	06/10/2006 06/09/2006

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Institution	Quarter of Location
--	---------------------

NONE

* Subject to the provisions of the Community Reinvestment Act