
Federal Reserve Release



H.2

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

No. 35

Week Ending September 2, 2006

Regulations And Policies

Basel II Capital Accord -- publication for comment of interagency revisions to the market risk capital rule (Docket No. R-1265).

- Approved, August 23, 2006 (AC)

Basel II Reporting Requirements -- publication for comment of interagency reporting requirements for financial institutions implementing the advanced capital adequacy framework and for institutions subject to the revised market risk capital rule.

- Approved, August 23, 2006 (AC)

Enforcement

Capital One Bank, Glen Allen, Virginia -- issuance of an order of prohibition against Matthew Censoplano, a former institution-affiliated party.

- Announced, August 31, 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

Richmond

CapitalBank, Greenwood, South Carolina -- to establish a branch at the intersection of Highway 14 and Westmoreland Drive, Greer.
- Approved, August 31, 2006

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 707 Wapiti Avenue, Suite 101, Rifle.
- Approved, August 31, 2006

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 1429 Grand Avenue, Suite 103, Glenwood Springs.
- Approved, August 31, 2006

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 7900 East 1st Avenue, Denver.
- Approved, August 31, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 18120 Tamiami Trail, Northport, Florida.
- Approved, August 29, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7595 Vanderbilt Beach Road, Naples, Florida.
- Approved, August 29, 2006

Richmond

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- to establish a branch at 830 Spring Lane, Sanford.
- Approved, August 30, 2006

Bank Branches, Domestic

Kansas City

Heritage Bank, Louisville, Colorado -- to establish a branch at 25 East Ken Pratt Boulevard, Longmont.
- Approved, August 31, 2006

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 372 East Jackson Boulevard, Jonesborough, Tennessee.
- Approved, September 1, 2006

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 1715 Cape Coral Parkway West, Cape Coral.
- Approved, September 1, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2846 Southwest Town Center Way, Palm City, Florida, and 4001 Southeast Federal Highway, Stuart.
- Approved, August 31, 2006

Bank Holding Companies

Chicago

Anita Bancorporation, Atlantic Iowa -- to acquire The First National Bank of Brewster, Brewster, Minnesota.
- Approved, September 1, 2006

New York

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- to acquire State National Bancshares, Inc., Fort Worth, Texas; and State National Bancshares of Delaware, Inc., Dover, Delaware; and thereby acquire State National Bank, Fort Worth.
- Approved, August 31, 2006

San Francisco

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington -- to acquire 52 percent of the shares of Whitman Bancorporation and thereby acquire additional shares of Bank of Whitman.
- Approved, August 30, 2006

Bank Holding Companies

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V -- to acquire 51 percent of the shares of Ohio Commerce Bank, Beachwood, Ohio, a de novo bank.
- Approved, September 1, 2006

Atlanta

Cornerstone Bancorp, Inc., St. Petersburg, Florida -- to become a bank holding company and to acquire Cornerstone Community Bank.
- Withdrawn, August 30, 2006

Kansas City

First Liberty Holdings, LLC, Oklahoma City, Oklahoma -- to become a bank holding company and to acquire Hazelton Bancshares, Inc., Hazelton, Kansas, parent of The Farmers State Bank, Meno, Oklahoma.
- Approved, August 30, 2006

Kansas City

Hillcrest Bancshares, Inc., Overland Park, Kansas -- waiver of application in connection with the merger of Hillcrest Bank with Colonial Bank, Aurora, Colorado.
- Granted, September 1, 2006

Boston

Mayflower Bancorp, Inc., Middleboro, Massachusetts -- to acquire Mayflower Co-operative Bank.
- Withdrawn, August 30, 2006

Dallas

Sterling Bancshares, Inc., Houston, Texas, and Sterling Bancorporation, Inc., Wilmington, Delaware -- to acquire BOTH, Inc., Kerrville, Texas, and thereby acquire BOTH of Delaware, Inc., Wilmington, Delaware, and Bank of the Hills, National Association, Kerrville, Texas.
- Approved, August 31, 2006

Minneapolis

TCF Financial Corporation, Wayzata, Minnesota -- to acquire TCF National Bank Arizona, Mesa, Arizona, a de novo bank.
- Approved, August 28, 2006

Bank Mergers

Chicago

Marquette Bank, Chicago, Illinois -- to merge with Hemlock Federal Bank for Savings, Oak Forest, and thereby establish six branches.

- Approved, August 30, 2006

Chicago

UnionBank, Streator, Illinois -- to merge with Centru Bank, Kankakee, and thereby establish 20 branches.

- Approved, August 31, 2006

Competitive Factors Reports

Atlanta

American Banking Company, Moultrie, Georgia -- report on competitive factors of the proposed acquisition of certain assets and assumption of all liabilities of the Cairo branches of Cairo Banking Company, Cairo.

- Submitted, August 29, 2006

Atlanta

Appalachian Community Bank, FSB, McCaysville, Georgia -- report on competitive factors of the proposed merger with Appalachian Community Bank, a de novo bank.

- Submitted, August 30, 2006

Kansas City

BancFirst, Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with First Bartlesville Bank, Bartlesville.

- Submitted, August 28, 2006

New York

Beacon Federal, East Syracuse, New York -- report on competitive factors of the proposed merger with Beacon Interim I and Beacon Federal Interim II.

- Submitted, August 28, 2006

New York

Beacon Federal, East Syracuse, New York -- report on competitive factors of the proposed merger with Marcy Interim Federal Savings Association, Marcy.

- Submitted, August 31, 2006

Competitive Factors Reports

Chicago

Centrue Bank, Kankakee, Illinois -- report on competitive factors of the proposed merger with Centrue Service Corporation.

- Submitted, August 28, 2006

Kansas City

Emprise Bank, Wichita, Kansas -- report on competitive factors of the proposed merger with Prairie State Bank, Augusta.

- Submitted, September 1, 2006

Atlanta

First Intercontinental Bank, Doraville, Georgia -- report on competitive factors of the proposed merger with FIB Interim Corporation.

- Submitted, August 30, 2006

Atlanta

Hamilton State Bank, Braselton, Georgia -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Jefferson, Hoschton, and Dacula branches of nBank, National Association, Commerce.

- Submitted, August 31, 2006

St. Louis

Independence Bank of Kentucky, Owensboro, Kentucky -- report on competitive factors of the proposed merger with First Security Bank & Trust, McLean Island.

- Submitted, August 28, 2006

Chicago

Marine Bank, Springfield, Springfield, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Springfield branch of Central Illinois Bank, Champaign.

- Submitted, August 30, 2006

Atlanta

Peoples Bank of East Tennessee, Madisonville, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Ducktown branch of The Home Bank, Ducktown.

- Submitted, August 29, 2006

Competitive Factors Reports

Atlanta

SouthEast Bank & Trust, Athens, Tennessee -- report on competitive factors of the proposed acquisition of certain assets and assumption of deposit liabilities of the Spring City branch of AmSouth Bank after its acquisition by Peoples State Bank of Commerce, Nolensville.

- Submitted, August 28, 2006

Extensions Of Time

Kansas City

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

- Granted, August 28, 2006

Chicago

Mid-Iowa Bancshares Co., Algona, Iowa -- extension to November 3, 2006, to engage in extending credit and servicing loans.

- Granted, September 1, 2006

International Operations

Director, BS&R

J.P. Morgan International Finance Limited, Newark, Delaware -- waiver of remainder of notification period to make an additional investment in a special purpose vehicle, and modification of the aggregate investment limit under Regulation K.

- Granted, August 30, 2006

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on August 8, 2006.

- Published, August 29, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 2, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
HAMPDEN BANCORP, MHC	* 3A1	Hampden Bancorp, Inc., Springfield, Massachusetts to acquire 100% of the outstanding capital stock of Hampden Bank, Springfield, Massachusetts pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Hampden Bancorp, MHC, Springfield, Massachusetts from mutual to stock form.	Newspaper: Not available Federal Register: 09/18/2006

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, an indirectly held Edge Corporation of Banco Santander Central Hispano, Madrid, Spain, provided notice to the Board of Governors of the Federal Reserve System of its intention to establish a domestic branch in San Diego, California.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK OF NEW YORK COMPANY, INC., THE	Investment	The Bank of New York, New York, New York and BNY International Financing Corporation, submits a prior notice pursuant to Section 211.9(f) of Regulation K, to make an additional investment in its subsidiary, BNY Holdings (UK) Limited.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BANK OF NEW YORK COMPANY, INC., THE	Investment	The Bank of New York, New York, New York and BNY International Financing Corporation, submits a prior notice pursuant to Section 211.9(f) of Regulation K, to acquire Bank of New York Trust Company Japan Ltd. This proposal is related to the BONY prior notice to acquire JPMC corporate trust business AMPS # 62868.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BNY INTERNATIONAL FINANCING CORPORATION	Investment	BNY International Financing Corporation ("IFC") submits a 30-day prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, in relation to IFC's indirect acquisition of JP Morgan Trust Australia Limited and JP Morgan Institutional Services Australia Limited.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York request approval to open and occupy a full-service branch to be located at 1861 Wiehle avenue, Reston, Fairfax County, Virginia.	Newspaper:	09/09/2006
			Federal Register:	Not applicable
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
LAFAYETTE AMBASSADOR BANK	* Branch	Lafayette Ambassador Bank, Easton, PA, to establish a branch office located at the intersections of North Third Street and East Landis Street, Borough of Coopersburg, Lehigh County, PA.	Newspaper: 09/11/2006 Federal Register: Not applicable
ORRSTOWN BANK	* 18C Premises	Orrstown Bank, Shippensburg, PA, to establish a branch by purchasing the assets and assuming the liabilities of a branch of Omega Bank, State College, PA, located at 1110 East Simpson Street, Mechanicsburg, PA.	Newspaper: 09/21/2006 Federal Register: Not applicable

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
140018	LAFAYETTE AMBASSADOR BK, EASTON, PENNSYLVANIA	01/23/2006	07/13/2006	O	Large Bank
2963547	LANDMARK CMNTY BK, PITTSTON, PENNSYLVANIA	03/27/2006	08/24/2006	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
PERPETUAL SAVINGS BANK	* 18C * Branch	Perpetual Savings Bank, Wellsville, Ohio, to merge with Sky Bank, Salineville, Ohio, and incident thereof, establish branches pursuant to Section 9 of the Federal Reserve Act	Newspaper: Not available Federal Register: Not applicable
SKY FINANCIAL GROUP, INC.	* 3A5 * 18C * Branch	Sky Financial Group, Inc., Bowling Green, Ohio, proposes to acquire 100 percent of Wells River Bancorp, Inc., Wellsville, Ohio, and thereby indirectly acquire Perpetual Savings Bank, Wellsville, Ohio.	Newspaper: 09/10/2006 Federal Register: 09/11/2006
SV BANCORP, INC.	* 3A1	SV Bancorp, Inc., Wyoming, Ohio, to become a bank holding company by acquiring 100 percent of the voting shares of Spring Valley Bank, Wyoming, Ohio	Newspaper: 09/18/2006 Federal Register: 09/14/2006

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.

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
344816	CITIZENS DEPOSIT B&TC, VANCEBURG, KENTUCKY	06/19/2006	08/29/2006	O	Small Bank
853112	HEARTLAND BK, GAHANNA, OHIO	06/05/2006	08/23/2006	S	Int Sm Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CONGAREE BANCSHARES, INC.	* 3A1	Congaree Bancshares, Inc., West Columbia, South Carolina, to become a bank holding company by acquiring 100% of Congaree State Bank, West Columbia, South Carolina (in organization).	Newspaper: 09/11/2006 Federal Register: 09/18/2006
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, proposes to establish a branch at 150 Boush Street, Norfolk, Virginia.	Newspaper: 09/16/2006 Federal Register: Not applicable
UNION BANK AND TRUST COMPANY	* Branch	Union Bank and Trust Company, Bowling Green, Virginia, proposes to establish a branch at the corner of Twin Hickory Boulevard and Nuckols Road, Glen Allen, Virginia.	Newspaper: Not available Federal Register: Not applicable
UNION BANK AND TRUST COMPANY	* Branch	Union Bank & Trust Company, Bowling Green, Virginia, proposes to establish a branch at 11163 Nuckols Road, Glen Allen, Virginia.	Newspaper: 09/15/2006 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.

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITALSOUTH BANK	* 18C * Branch	CapitalSouth Bank, Birmingham, Alabama, to merge with Capital Bank, Montgomery, Alabama.	Newspaper:	Not available Federal Register: Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the North Central Baptist Hospital Campus in The Atrium Building at 520 Madison Oak Drive, Suite 150, San Antonio, Texas, to be known as the North Central Baptist Branch.	Newspaper:	09/08/2006 Federal Register: Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish branches at the following locations: the intersection of Taylor Road and Vaughn Road, Montgomery, Alabama, to be known as the Montgomery-Vaughn Branch; the intersection of West Magee Road, and North LaCholla Boulevard, Tucson, Arizona, to be known as the Tucson-LaCholla Branch; the intersection of Central Avenue East and Tramway Boulevard Northeast, Albuquerque, New Mexico, to be known as the Albuquerque-Central Branch; the intersection of Highway 287 and Bailey Boswell Road, Fort Worth, Texas, to be known as the Fort Worth-Bailey Boswell Branch; and the intersection of Bandera Road and Grissom Road, San Antonio, Texas, to be known as the San Antonio-Bandera Branch.	Newspaper:	09/12/2006 Federal Register: Not applicable
FIRST FLORIDA BANK	* Branch	First Florida Bank, Naples, Florida, to establish a branch located at the intersection of Toledo Blade Boulevard and Peachland Boulevard, Port Charlotte, Florida, to be known as the First Florida Bank, Murdock Office.	Newspaper:	09/11/2006 Federal Register: Not applicable
FLORIDA SHORES BANCORP, INC.	* 3A1	Smith & Associates Florida Fund LLC, along with Smith & Associates Fund Management LLC and Florida Shores Bancorp, Inc., to become a multi-tiered bank holding company structure by acquiring 60 percent of the outstanding shares of Florida Shores Bank - Southeast (in organization), all of Pompano Beach, Florida.	Newspaper:	09/28/2006 Federal Register: 10/02/2006
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 2225 First Street, Fort Myers, Florida.	Newspaper:	09/14/2006 Federal Register: Not applicable
PRIVATE BANCSHARES, INC.	* 3A1	Private Bancshares, Inc., Atlanta, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Private Bank of Buckhead (in organization), both of Atlanta, Georgia.	Newspaper:	10/02/2006 Federal Register: Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 200 Marina Drive, Tuscaloosa, Alabama.	Newspaper:	09/09/2006 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHCREST FINANCIAL GROUP, INC.	* 3A5	SouthCrest Financial Group, Fayetteville, Georgia, to merge with Maplesville Bancorp, and thereby acquire its subsidiary, Peachtree Bank, both of Maplesville, Alabama.	Newspaper:	Not available Federal Register: 09/25/2006
SUN AMERICAN BANK	* 18C	Sun American Bank, Boca Raton, Florida, to acquire certain assets and assume certain liabilities of Beach Bank, North Miami Beach, Florida.	Newspaper:	Not available Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2926 Lamar Avenue, Suite 106, Memphis, Tennessee, to be known as the Lamar Crossing Office.	Newspaper:	09/11/2006 Federal Register: Not applicable
TRADERS & FARMERS BANCSHARES, INC.	* 3A1	Traders & Farmers Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Traders & Farmers Bank, both of Haleyville, Alabama.	Newspaper:	Not available Federal Register: Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHOICEONE BANK	* 18C * Branch	ChoiceOne Bank, Sparta, Michigan, to merge with Valley Ridge Bank, Kent City, Michigan, and thereby to establish 9 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
CHOICEONE FINANCIAL SERVICES, INC.	* 3A5	ChoiceOne Financial Services, Inc., Sparta, Michigan, to merge with Valley Ridge Financial Corp., Kent City, Michigan, and thereby indirectly acquire Valley Ridge Bank, Kent City, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at Woodlands Crossing Shopping Center, Woodlands Parkway near Kuykendahl Road, Spring, Montgomery County, Texas.	Newspaper:	08/31/2006
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branches to be located at 2432 E. Katella, Building A, Anaheim, California, and 401 Grand Ave., South San Francisco, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FREEDOM HOLDINGS COMPANY	CIC	Notice by the Hill Family (David Hill, Ellsworth, IA; Heather Miller, Urbandale, IA; and Heidi Loverude, Urbandale, IA), as a group acting in concert, to retain control of 100 percent of Freedom Holdings Company, West Des Moines, Iowa.	Newspaper:	09/08/2006
			Federal Register:	09/08/2006
HINSDALE BANK & TRUST COMPANY	* 18C * Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, to purchase the assets and assume the liabilities of four branches of Hinsbrook Bank & Trust, Willowbrook, Illinois, and thereby to establish 4 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
LINCOLN BANCORP	* 3A1 4c8	Lincoln Bancorp, Plainfield, Indiana, to become a bank holding company upon the conversion of Lincoln Bank, Plainfield, Indiana, from a federal savings bank to a state chartered commercial bank, and to engage de novo in lending activities.	Newspaper:	09/14/2006
			Federal Register:	09/21/2006
OGDEN BANCSHARES, INC.	* 3A3 Member * 18C	Ogden Bancshares, Inc., Ames, Iowa, to acquire 100 percent of VisionBank (in organization), West Des Moines, Iowa; VisionBank (in organization), West Des Moines, Iowa, to become a member of the Federal Reserve System; and VisionBank (in organization), West Des Moines, Iowa, to purchase the assets and assume the liabilities of the Grimes, Iowa and the West Des Moines, Iowa branches of Community Bank of Boone, Boone, Iowa.	Newspaper:	09/08/2006
			Federal Register:	09/05/2006
SHOREBANK CORPORATION, THE	* 3A3	The ShoreBank Corporation, Chicago, Illinois, to acquire 100 percent of the voting shares of Greater Chicago Bank, Bellwood, Illinois.	Newspaper:	09/11/2006
			Federal Register:	09/14/2006

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 2, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
TOWN BANK	* Branch	Town Bank, Delafield, Wisconsin, to establish a branch facility to be located at 13150 Watertown Plank Road, Elm Grove, Wisconsin.	Newspaper: 09/07/2006 Federal Register: Not applicable
WHEATON BANK & TRUST	* 18C	Wheaton Bank & Trust, Wheaton, Illinois, to purchase the assets and assume the liabilities of two branches of Hinsbrook Bank & Trust, Willowbrook, Illinois.	Newspaper: Not available Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2298995	VILLAGE B&TC, ARLINGTON HEIGHTS, ILLINOIS	05/01/2006	08/28/2006	S	Small Bank

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 September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASHLEY BANCSTOCK COMPANY	* 3A3	Ashley Bancstock Company, Crossett, Arkansas, to acquire 100 percent of First Community Bank of Crawford County, Van Buren, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
DEARMIN BANCORP, INC.	CIC	Notice by Dearmin Investment Holdings Business, L.P., Odon, Indiana, to acquire 100 percent of Dearmin Bancorp, Inc., Odon, Indiana.	Newspaper:	Not available
			Federal Register:	09/08/2006
S. Y. BANCORP, INC.	4c8	S.Y. Bancorp, Inc., Louisville, Kentucky, proposes to engage in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	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
420457	SOUTHERN COMMERCIAL BK, SAINT LOUIS, MISSOURI	05/01/2006	08/18/2006	O	Int Sm 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 September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BALDWIN BANCSHARES, INC.	* 3A3	Baldwin Bancshares, Inc., Baldwin, Wisconsin, to acquire 100 percent of Gavic Services, Inc., Spring Valley, Wisconsin, and thereby indirectly acquire The Bank of Spring Valley, Spring Valley, Wisconsin.	Newspaper: 09/23/2006 Federal Register: 09/25/2006
BLACKRIDGE FINANCIAL, INC.	* 3A3	BlackRidge Financial, Inc., Fargo, North Dakota, to acquire 100 percent of Carlos Bancshares, Inc., Alexandria, Minnesota and thereby indirectly acquire First State Bank of Alexandria, Alexandria, Minnesota.	Newspaper: Not available Federal Register: 09/25/2006
MINNWEST CORPORATION	* 3A3	Minnwest Corporation, Minnetonka, Minnesota, to acquire 100% percent of Aumanchester, Inc., Rochester, Minnesota, and thereby indirectly acquire Rochester Bank, Rochester, 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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BOK FINANCIAL CORPORATION	* 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire 100 percent of the voting shares of The State Bank of Colony, Colony, Kansas, by merging Bank of Kansas City, N.A., Overland Park, Kansas, an interim national bank, with The State Bank of Colony.	Newspaper: 09/19/2006 Federal Register: 09/22/2006
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 330 South 12th Street, Unit B, Suite 1, Montrose, Colorado.	Newspaper: 08/28/2006 Federal Register: Not applicable
CYPRESS CORPORATION	CIC	Notice by the Helen D. Roberts Trust for Bruce Lauritzen, and by Elizabeth D. Lauritzen as individual trustee, to acquire control of Cypress Corporation, all of Omaha, Nebraska, parent of Sibley State Bank, Sibley, Iowa.	Newspaper: 09/05/2006 Federal Register: 09/07/2006
FIRST NATIONAL BANK OF PINEDALE	Member	First National Bank of Pinedale (to be known as First State Bank of Pinedale), Pinedale, Wyoming, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: 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.

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- 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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ALLIANCE BANCSHARES, INC.	CIC	Notice by Ms. Mary Lucy McCorkle, Sulphur Springs, Texas, to increase her ownership to 10.49 percent in Alliance Bancshares, Inc., Sulphur Springs, Texas, and thereby indirectly, SSSB Delaware Bancorporation, Inc., Dover, Delaware, and Alliance Bank, Sulphur Springs, Texas.	Newspaper: 09/30/2006 Federal Register: 09/15/2006
LINDEN BANCSHARES, INC.	CIC	Notice by Mr. John R. Rountree, Linden, Texas, to control up to 57 percent of the voting common stock of Linden Bancshares, Inc., Linden, Texas, and indirectly The First National Bank of Linden, Linden, Texas.	Newspaper: 09/19/2006 Federal Register: 09/15/2006

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.

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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
1447639	BANK OF THE WEST, EL PASO, TEXAS	05/22/2006	08/21/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 2, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1 * 3A3	1)The BANKshares, Inc., Rancho Santa Fe, California, to become a bank holding company by acquiring 100 percent of the THE BANKshares, Inc., and thereby indirectly acquire The Bank Brevard, both of Melbourne, Florida; and, 2)Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp, all of Rancho Santa Fe, California, to acquire 91 percent of THE BANKshares, Inc., and thereby indirectly acquire The Bank Brevard, both of Melbourne, Florida.	Newspaper: Not available Federal Register: 08/22/2006
CATHAY FINANCIAL HOLDING CO., LTD.	* 3A1	Cathay Financial Holding Co., Ltd., and Cathay Life Insurance Co., Ltd., to acquire up to 9.99 percent of First Financial Holding Co., Ltd., and Chinatrust Financial Holding Co., Ltd., all of Taipei, Taiwan.	Newspaper: Not available Federal Register: Not available
COMMUNITY BANK OF NEVADA	* 18C * Branch	Community Bank of Nevada to merge with Valley Bank, both of Las Vegas, Nevada, and thereby acquire five branch offices of Valley Bank, all located in Nevada.	Newspaper: Not available Federal Register: Not applicable
INDUSTRIAL BANK OF TAIWAN CO., LTD., THE	* 3A1	The Industrial Bank of Taiwan Co., Ltd., Taipei, Taiwan, and IBT Holdings Corp., Cerritos, California, to become bank holding companies by acquiring 100 percent of EverTrust Bank, City of Industry, California.	Newspaper: Not available Federal Register: 09/07/2006
NHB HOLDINGS, INC.	* 3A1	NHB Holdings, Inc., Jacksonville, Florida, to become a bank holding company by acquiring 100 percent of Volvo Commercial Credit Corp. of Utah, which will be renamed Globility Bank, Salt Lake City, Utah.	Newspaper: Not available Federal Register: 09/22/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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- 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
2473354	IDAHO BKG CO, BOISE, IDAHO	05/01/2006	08/21/2006	S	Small Bank
697763	WESTAMERICA BK, SAN RAFAEL, CALIFORNIA	04/10/2006	08/21/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act