
Federal Reserve Release



H.2

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

No. 36

Week Ending September 9, 2006

Bank Holding Companies

Federation Nationale du Credit Agricole, Paris, France, and SAS Rue La Boetie -- to become bank holding companies and thereby retain control of Espirito Santo Bank, Miami, Florida, through their subsidiary, Credit Agricole S.A., Paris, France; and for Calyon, S.A., a subsidiary of Credit Agricole S.A., to establish a branch in Los Angeles, California.

- Approved, September 8, 2006

Financial Holding Companies

Federation Nationale du Credit Agricole, Paris, France, SAS Rue la Boetie, Credit Agricole S.A., and Calyon, S.A. -- elections to become or to be treated as financial holding companies.

- Effective, September 8, 2006

Regulations And Policies

Basel Capital Accord -- interagency notices of proposed rulemaking (1) to implement the Basel II risk-based capital requirements in the United States for large, internationally active banking organizations (Docket No. R-1261) and (2) to enhance the sensitivity of the market risk capital rules and require public disclosures of certain qualitative and quantitative market risk information (Docket No. R-1266).

- Announced, September 5, 2006

Enforcement

Bank of Gassaway, Gassaway, West Virginia -- written agreement dated October 21, 2003, terminated September 5, 2006.

- Announced, September 6, 2006

The Community State Bank, Poteau, Oklahoma -- written agreement dated October 14, 2004, terminated August 15, 2006.

- Announced, September 6, 2006

H.2 Actions under delegated authority

September 3, 2006 to September 9, 2006

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to establish a branch in the 200 block of South Adams Road, Alliance Business Park, Sand Springs.
- Approved, September 8, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch on Woodlands Parkway near Kuykendahl Road, Spring, Texas.
- Approved, September 6, 2006

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 330 South 12th Street, Unit B, Montrose.
- Approved, September 5, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 10301 Lumley Road, Raleigh.
- Approved, September 8, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 9105 Town Center Parkway, Bradenton, Florida.
- Approved, September 8, 2006

Bank Holding Companies

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V -- to acquire 51 percent of the shares of Bank of Maumee, Maumee, Ohio, a de novo bank.
- Approved, September 5, 2006

Bank Holding Companies

San Francisco

Community Bancorp, Las Vegas, Nevada -- to acquire Cactus Commerce Bank, Glendale, Arizona.

- Approved, September 8, 2006

Kansas City

First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado -- to acquire an additional 1.59 percent, for a total of 31.39 percent, of the shares of First Liberty Capital Corporation.

- Approved, September 8, 2006

Secretary

FirsTier II Bancorp, Cheyenne, Wyoming -- to acquire FirsTier Bancorp I and its subsidiary bank, FirsTier Bank.

- Approved, September 7, 2006

Minneapolis

Independent Bancshares, Inc., Clarkfield, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, September 8, 2006

Dallas

SB&T Holdings, Inc., Carrollton, Texas -- to become a bank holding company and to acquire State Bank and Trust Company, Dallas.

- Approved, September 8, 2006

Atlanta

Traders & Farmers Bancshares, Inc, Haleyville, Alabama -- to become a bank holding company and to acquire Traders & Farmers Bank.

- Withdrawn, September 6, 2006

Dallas

VB Texas, Inc., Houston, Texas -- to become a bank holding company and to acquire Community State Bank, Boling.

- Approved, September 7, 2006

Bank Holding Companies

Secretary

Wachovia Corporation, Charlotte, North Carolina -- to invest in Wachovia Service Corporation and thereby engage in certain leasing activities.

- Approved, September 6, 2006

Change In Bank Control

Minneapolis

First Hawley Bancshares, Inc., Hawley, Minnesota -- change in bank control.

- Permitted, September 5, 2006

Atlanta

Madison Financial Corporation, Madison, Mississippi -- to retain control of Madison Financial Corporation and its subsidiary bank, Madison County Bank.

- Permitted, September 5, 2006

Competitive Factors Reports

Kansas City

Community National Bank, Seneca, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Sabetha branch of Citizens Savings and Loan Association, FSB, Leavenworth.

- Submitted, September 5, 2006

St. Louis

First Kentucky Bank, Inc., Mayfield, Kentucky -- report on competitive factors of the proposed merger with Bardwell Deposit Bank, Bardwell.

- Submitted, September 6, 2006

Cleveland

The First National Bank of McConnellsville, McConnellsville, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Chesterhill branch of Peoples Bank, National Association, Marietta.

- Submitted, September 6, 2006

Competitive Factors Reports

Philadelphia

First National Community Bank, Dunmore, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Honesdale branch of Harleysville National Bank and Trust Company, Harleysville.

- Submitted, September 6, 2006

Kansas City

Hillcrest Bank, Overland Park, Kansas -- report on competitive factors of the proposed merger with Colonial Bank, Aurora, Colorado.

- Submitted, September 6, 2006

Cleveland

Liberty National Bank, Ada, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Ada branch of The National Bank and Trust Company, Wilmington.

- Submitted, September 8, 2006

Cleveland

Peoples Bank, National Association, Marietta, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Carroll branch of The First National Bank of McConnellsville, McConnellsville.

- Submitted, September 7, 2006

Extensions Of Time

Dallas

Coastal Bancshares Acquisition Corp., Houston, Texas -- extension to December 7, 2006, to become a bank holding company and to acquire Intercontinental Bank Shares Corporation, San Antonio, and indirectly acquire Intercontinental Bank Shares Corporation of Delaware, Wilmington, Delaware, and Intercontinental National Bank, San Antonio.

- Granted, September 8, 2006

Boston

The Connecticut Bank & Trust Company, Hartford, Connecticut -- extension to September 30, 2006, to establish a branch at 148 Broad Street, Windsor.

- Granted, September 8, 2006

Extensions Of Time

Kansas City

Republic Corporation, Omaha, Nebraska -- extension to December 4, 2006, to become a bank holding company and to acquire United Republic Bank, a de novo bank.

- Granted, September 5, 2006

Financial Holding Companies

Chicago

Firstbank Corporation, Alma, Michigan -- election to become a financial holding company.

- Effective, September 6, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 9, 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: 09/13/2006 Federal Register: 09/18/2006
Marlborough Bancshares, MHC	* 3A1 * 3A3	Application by Marlborough Bancshares, MHC and Marlborough Bancshares, Inc., both of Marlborough, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Marlborough Savings Bank, Marlborough, Massachusetts, 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: Not available

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

District: 2**Federal Reserve Bank of New York****Filings received during the week ending September 9, 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: 09/26/2006 Federal Register: Not applicable
LLOYDS TSB GROUP PLC	4c8	Notice under 225.24(a)(1) of Regulation Y by Lloyds TSB Group and Lloyds TBS Bank both of London, England to engage denovo through a wholly-owned subsidiary, Scottish Widows Investment Partnership Ltd., New York, New York in investment advisory activities pursuant to Section 228.25(b)(6) of Regulation Y.	Newspaper: Not applicable Federal Register: 09/28/2006
NEW YORK PRIVATE BANK & TRUST CORPORATION	* 3A3	New York Private Bank & Trust Corporation, Emigrant Bancorp, Inc. and Emigrant Bank (for a moment in time), all of New York, New York, to acquire all of the outstanding capital stock of EmigrantDirect Bank, Ossining, New York (In formation).	Newspaper: Not available Federal Register: Not available
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:

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

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 9, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 9, 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

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

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 9, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST CHARTER CORPORATION	* 3A5	First Charter Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of GBC Bancorp, Inc., Lawrenceville, Georgia, and thereby indirectly acquire Gwinnett Banking Company, Lawrenceville, Georgia.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

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
45627	FIRST CHARTER BK, CHARLOTTE, NORTH CAROLINA	03/06/2006	07/03/2006	S	Large Bank
105222	VIRGINIA CMNTY BK, LOUISA, VIRGINIA	05/22/2006	08/16/2006	O	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 9, 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:	09/21/2006
			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:	10/02/2006
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 3700 Glenwood Avenue, Raleigh, North Carolina.	Newspaper:	09/09/2006
			Federal Register:	Not applicable
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:	09/22/2006
			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

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
642437	BANK OF FOREST, FOREST, MISSISSIPPI	05/15/2006	09/04/2006	S	Small Bank
233031	REGIONS BK, BIRMINGHAM, ALABAMA	10/20/2003	09/06/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 9, 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:	09/30/2006 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, and the related application to become a financial holding company.	Newspaper:	09/30/2006 Federal Register: 10/06/2006
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
DEMOTTE STATE BANK	* Branch	DeMotte State Bank, DeMotte, Indiana, to establish a branch to be located at 211 W. Drexel Parkway, Rensselaer, Indiana.	Newspaper:	09/12/2006 Federal Register: Not applicable
F. & M. BANCORP. OF TOMAH, INC.	4c8	12-day Notice - F.& M. Bancorp of Tomah, Inc., Tomah, Wisconsin, to purchase over-line loans originated by Farmers & Merchants Bank of Tomah.	Newspaper:	Not applicable Federal Register: Not applicable
HEARTLAND FINANCIAL USA, INC.	* 3A3 * 3A1	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 99 percent of the voting shares of Summit Acquisition Corporation, Broomfield, Colorado, and thereby indirectly acquire Summit Bank & Trust (in organization), Broomfield, Colorado, and the related application by Summit Acquisition Corporation, Broomfield, Colorado, to become a bank holding company by acquiring 100 percent of the voting shares of Summit Bank & Trust (in organization), Broomfield, Colorado.	Newspaper:	Not available Federal Register: 10/06/2006
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
PRIVATEBANCORP, INC.	* 3A5	PrivateBancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Piedmont Bancshares, Inc., Atlanta, Georgia, and thereby indirectly acquire Piedmont Bank of Georgia, Atlanta, Georgia.	Newspaper:	Not available Federal Register: Not available
TOWN BANCSHARES, INC.	* 3A1	Town Bancshares, Inc., Antioch, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Town Community Bank and Trust (formerly Greater North Bank), Antioch, Illinois.	Newspaper:	Not available Federal Register: 10/06/2006

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 9, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
WHEATON BANK & TRUST	* 18C * Branch	Wheaton Bank & Trust, Wheaton, Illinois, to purchase the assets and assume the liabilities of two branches of Hinsbrook Bank & Trust, Willowbrook, Illinois, and thereby to establish two branches.	Newspaper: Not available Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

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 September 9, 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: 09/29/2006 Federal Register: 10/06/2006
COMMUNITY FIRST BANCORP, INC.	* 3A1	Community First Bancorp, Inc., Fairview Heights, Illinois, to become a bank holding company by acquiring 100 percent of Community First Bank, Fairview Heights, Illinois.	Newspaper: Not available Federal Register: 10/06/2006
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: 09/12/2006 Federal Register: 09/08/2006
FIRST BANK	* 18C * Branch	First Bank, St. Louis, Missouri, to purchase certain assets and assume deposit and certain other liabilities of the 175 S. Beverly Drive, Beverly Hills, California, branch of First Bank of Beverly Hills, Calabasas, California, and to retain the acquired facility as a branch.	Newspaper: 10/06/2006 Federal Register: Not applicable
ST. ELIZABETH BANCSHARES, INC.	* 3A3	St. Elizabeth Bancshares, Inc., St. Elizabeth, Missouri, to acquire 100 percent of Bank of Freeburg, Freeburg, Missouri.	Newspaper: Not available Federal Register: 10/06/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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
989347	CROSS COUNTY BK, WYNNE, ARKANSAS	06/05/2006	09/01/2006	S	Small Bank
748441	WARREN B&TC, WARREN, ARKANSAS	06/05/2006	09/04/2006	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 09/21/2006 Federal Register: 09/25/2006
COMMUNITY RESOURCE BANK	Member	Community Resource Bank, Northfield, Minnesota, proposes to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
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: 10/05/2006

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
3259171	COMMUNITY BK, AUSTIN, MINNESOTA	05/30/2006	09/01/2006	S	Small Bank
680457	YELLOWSTONE BK, LAUREL, MONTANA	05/01/2006	08/28/2006	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 9, 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: 09/23/2006 Federal Register: 09/22/2006
BOR BANCORP	* 3A1	BOR Bancorp, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Rothville, both in Rothville, Missouri.	Newspaper: Not available Federal Register: 10/06/2006
COLUMBINE CAPITAL CORP.	* 3A1 Member	Columbine Capital Corp., to become a bank holding company through the acquisition of 100 percent of the voting shares of Collegiate Peaks Bank, both in Buena Vista, Colorado. Collegiate Peaks Bank, Buena Vista, Colorado, to become a member of the Federal Reserve System.	Newspaper: 09/25/2006 Federal Register: 10/05/2006
CORNERSTONE BANK, N.A.	Member	Cornerstone Bank, N.A., York, Nebraska (to be known as Cornerstone Bank), to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
DURANT BANCORP, INC.	CIC	Notification by Steve Burrage, Antlers, Oklahoma, as co-trustee of the John L. Massey 2003 Family Trusts, to acquire control of Durant Bancorp, Inc., parent of First United Bank & Trust Company, both in Durant, Oklahoma.	Newspaper: Not available Federal Register: Not available

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
182652	FIRST BK OF FAIRLAND, FAIRLAND, OKLAHOMA	05/22/2006	08/16/2006	S	Small Bank
325459	FIRST ST BK IN TEMPLE, TEMPLE, OKLAHOMA	05/22/2006	08/15/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending September 9, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 9, 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: 09/24/2006 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.

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