
Federal Reserve Release



H.2

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

No. 37

Week Ending September 16, 2006

Testimony And Statements

Basel II and Commercial Real Estate -- statement by Governor Bies before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, September 14, 2006

Bank Holding Companies

First National Bank Group, Inc., Edinburg, Texas -- to acquire up to 9.9 percent of the shares of Southside Bancshares, Inc., Tyler.

- Approved, September 11, 2006

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire Citizens Development Company, Billings, and its five subsidiary banks.

- Approved, September 14, 2006

Passumpsic Bancorp, St. Johnsbury, Vermont -- to merge with The Siwooganock Holding Company, Inc., Lancaster, New Hampshire, and acquire its subsidiary bank, The Siwooganock Bank, and its ownership interest in The Lancaster National Bank.

- Approved, September 14, 2006

Forms

Forms -- final Board review to extend without revision the Reporting and Disclosure Requirements Associated with Regulation P (Privacy of Consumer Financial Information) (Reg P).

- Approved, September 11, 2006

Enforcement

Exchange Bank of Missouri, Fayette, Missouri -- written agreement with the Missouri Division of Finance and the Federal Reserve Bank of Kansas City.

- Announced, September 11, 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

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 1000 Aviara Parkway, Carlsbad, California.
- Approved, September 8, 2006 (AC)

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at the North Central Baptist Hospital Campus, 520 Madison Oak Drive, Suite 150, San Antonio, Texas.
- Approved, September 15, 2006

Secretary

The F & M Bank and Trust Company, Tulsa, Oklahoma -- to establish a branch at 7100 South Harvard Avenue.
- Approved, September 15, 2006

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to operate a courier service in Shenandoah and Page counties.
- Approved, September 13, 2006

Chicago

First Community Bank, Harbor Springs, Michigan -- to establish a branch at 102 East Front Street, Traverse City.
- Approved, September 11, 2006

Atlanta

First Florida Bank, Naples, Florida -- to establish a branch at the intersection of Toledo Blade and Peachland Boulevards, Port Charlotte.
- Approved, September 15, 2006

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- for M&T Bank to establish a branch at 9214 Center Street, Manassas, Virginia.
- Approved, September 15, 2006

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 200 Marina Drive, Tuscaloosa.

- Approved, September 15, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2926 Lamar Avenue, Suite 106, Memphis, Tennessee.

- Approved, September 15, 2006

Chicago

Town Bank, Delafield, Wisconsin -- to establish a branch at 13150 Watertown Plank Road, Elm Grove.

- Approved, September 14, 2006

Bank Holding Companies

Secretary

Belvedere Capital Fund II L.P., San Francisco, California, and Belvedere Capital Partners II LLC -- to acquire Promerica Bank, Los Angeles, a de novo bank.

- Approved, September 12, 2006

San Francisco

Community Bancorp, Las Vegas, Nevada -- waiver of application to merge with Valley Bancorp and for Valley Bank to merge with Community Bank of Nevada.

- Granted, September 15, 2006

St. Louis

Exchange Bancshares, Inc., Mayfield, Kentucky -- to acquire Purchase Area Bancorp, Inc., Bardwell, and thereby acquire Bardwell Deposit Bank.

- Approved, September 12, 2006

Boston

Fidelity Mutual Holding Company, Fitchburg, Massachusetts, and Life Design Holding Company -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Fidelity Co-operative Bank.

- Approved, September 11, 2006

Bank Holding Companies

Atlanta

First Commerce Bancorp, Inc., Lewisburg, Tennessee -- to become a bank holding company and to acquire First Commerce Bank.

- Approved, September 15, 2006

St. Louis

First M&F Corporation, Kosciusko, Mississippi -- waiver of application in connection with the acquisition of Tri-County Bank, Trenton, Florida.

- Granted, September 11, 2006

Atlanta

Florida Bank Group, Inc., Tampa, Florida -- to acquire Bank of North Florida, Jacksonville, a de novo bank.

- Approved, September 15, 2006

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- to acquire Royal Palm Bancorp, Inc., Naples, Florida, and Royal Palm Bank of Florida.

- Approved, September 13, 2006

Boston

Meridian Financial Services, Inc., East Boston, Massachusetts, and Meridian Interstate Bancorp, Inc. -- to acquire up to 40 percent of the shares of Hampshire First Bank, Manchester, New Hampshire.

- Approved, September 12, 2006

Boston

NewAlliance Bancshares, Inc., New Haven, Connecticut -- waiver of application to merge with Westbank Corporation, West Springfield, Massachusetts, and for Westbank Corporation's subsidiary, Westbank, to merge with NewAlliance Bancshares' subsidiary, NewAlliance Bank.

- Granted, September 15, 2006

Bank Holding Companies

Chicago

Ogden Bancshares, Inc., Ames, Iowa -- to acquire VisionBank, West Des Moines, a de novo bank; for VisionBank to become a member of the Federal Reserve System; and for VisionBank to purchase the assets and assume the liabilities of the Grimes and West Des Moines branches of Community Bank of Boone, Boone.
- Approved, September 15, 2006

Atlanta

Peoples BankTrust, Inc., Buford, Georgia -- to become a bank holding company and to acquire Peoples Bank & Trust.
- Approved, September 13, 2006

St. Louis

S.Y. Bancorp, Inc., Louisville, Kentucky -- to engage in extending credit and servicing loans.
- Approved, September 15, 2006

Boston

Webster Financial Corporation, Waterbury, Connecticut -- to acquire NewMil Bancorp, Inc., New Milford, and its subsidiary, NewMil Bank.
- Approved, September 13, 2006

Bank Mergers

San Francisco

Community Bank of Nevada, Las Vegas, Nevada -- to merge with Valley Bank and thereby acquire five Nevada branches.
- Approved, September 14, 2006

St. Louis

First Bank, St. Louis, Missouri -- to purchase certain assets and assume certain liabilities of three branches of MidAmerica National Bank, Canton, Illinois, located in Peoria and Bloomington and thereby establish branches.
- Approved, September 13, 2006

Change In Bank Control

Kansas City

Cypress Corporation, Omaha, Nebraska -- change in bank control.
- Permitted, September 12, 2006

Competitive Factors Reports

Richmond

Bradford Bank, Baltimore, Maryland -- report on competitive factors of the proposed merger with Valley Bank of Maryland, Pikesville.
- Submitted, September 14, 2006

San Francisco

Cathay Bank, Los Angeles, California -- report on competitive factors of the proposed merger with New Asia Bank, Chicago, Illinois.
- Submitted, September 12, 2006

New York

Citibank, N.A., New York, New York -- report on competitive factors of the proposed merger with Citibank International, Miami, Florida.
- Submitted, September 15, 2006

Chicago

First Bank & Trust, SB, Paris, Illinois -- report on competitive factors of the proposed merger with Community Finance Center, Inc.
- Submitted, September 12, 2006

St. Louis

The First National Bank of Hope, Hope, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Spruce Street, Lewisville office of The First National Bank of Lewisville.
- Submitted, September 11, 2006

St. Louis

The First National Bank of Lewisville, Lewisville, Arkansas -- report on competitive factors of the proposed merger with The First National Bank of Hope, Hope.
- Submitted, September 11, 2006

Competitive Factors Reports

Kansas City

Garnett State Savings Bank, Garnett, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Bank of Kansas City, NA, Overland Park, a de novo bank.

- Submitted, September 12, 2006

Minneapolis

Great Western Bank, Watertown, South Dakota -- report on competitive factors of the proposed merger with Great Western Bank, Omaha, Nebraska, and Great Western Bank, Clive, Iowa.

- Submitted, September 13, 2006

Boston

Higher One Bank, New Haven, Connecticut, a de novo bank -- report on competitive factors of the proposed purchase and assumption of certain deposit liabilities of The Frost National Bank, San Antonio, Texas.

- Submitted, September 13, 2006

San Francisco

Nevada Security Bank, Reno, Nevada -- report on competitive factors of the proposed merger with Northern Nevada Bank.

- Submitted, September 12, 2006

Boston

New Alliance Bancshares, Inc., New Haven, Connecticut -- report on competitive factors of the proposed merger of New Alliance Bank and Westbank, West Springfield.

- Submitted, September 14, 2006

Philadelphia

Reliance Savings Bank, Altoona, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two Pennsylvania branches of Susquehanna Bank, Hagerstown, Maryland.

- Submitted, September 11, 2006

Competitive Factors Reports

Boston

TD Banknorth, National Association, Portland, Maine -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of TD Bank USA, National Association, New York, New York.
- Submitted, September 13, 2006

Extensions Of Time

Atlanta

Adam Bank Group, Inc., Ocala, Florida -- extension to January 13, 2007, to become a bank holding company and to acquire at least 89 percent of the shares of American Momentum Bank, Tampa, Florida, a de novo bank.
- Granted, September 12, 2006

Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- extension to December 31, 2006, to establish a branch at 7700 South College Avenue, Fort Collins, Colorado.
- Granted, September 15, 2006

Chicago

Iowa State Bank, Wapello, Iowa -- extension to November 23, 2006, to establish a branch at 1403 South Roosevelt Avenue, Burlington.
- Granted, September 14, 2006

Secretary

National City Corporation, Cleveland, Ohio -- commenter's request to extend the comment period on the application to acquire Harbor Florida Bancshares, Inc., Fort Pierce, Florida, and thereby acquire Harbor Federal Savings Bank.
- Denied, September 12, 2006

Secretary

National City Corporation, Cleveland, Ohio -- commenter's request to extend the comment period on the application to acquire Fidelity Bankshares, Inc., West Palm Beach, Florida, and thereby acquire Fidelity Federal Bank & Trust.
- Denied, September 14, 2006

Extensions Of Time

Secretary

Regulation E (Electronic Fund Transfers) -- commenter's request to extend the comment period on the interim final rule with request for comment regarding electronic collection of service fees and electronic check conversion transactions (Docket No. R-1265).

- Denied, September 11, 2006

Membership

San Francisco

Alta Alliance Bank, Oakland, California, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, September 11, 2006

Atlanta

Bank of North Florida, Jacksonville, Florida -- to become a member of the Federal Reserve System.

- Approved, September 13, 2006

Kansas City

First National Bank of Pinedale, Pinedale, Wyoming -- to retain membership in the Federal Reserve System on conversion from a national charter to a state charter, to be known as First State Bank of Pinedale.

- Approved, September 12, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 16, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 10/12/2006

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 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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.

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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 16, 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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending September 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1950 W. 33rd Street, Chicago, IL.	Newspaper: 09/06/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 7770 66th Street, Pinellas Park, FL.	Newspaper: 09/06/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2644 Showplace Drive, Naperville, IL.	Newspaper: 09/06/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 20 South Tuttle Road, Springfield, OH.	Newspaper: 09/07/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 5750 North Main Street, Dayton, OH.	Newspaper: 09/07/2006 Federal Register: Not applicable
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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending September 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF THE COMMONWEALTH	* Branch	Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at 2600 Taylor Road, Chesapeake, Virginia.	Newspaper: 09/30/2006 Federal Register: Not applicable
BANK OF THE COMMONWEALTH	* Branch	Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at 1020 London Boulevard, Portsmouth, Virginia.	Newspaper: 09/30/2006 Federal Register: Not applicable
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: 09/23/2006 Federal Register: 09/25/2006
HOMETOWN BANK	* Branch	HomeTown Bank, Roanoke, Virginia, proposes to establish a branch at 4227 Colonial Avenue, Roanoke, Virginia.	Newspaper: 09/30/2006 Federal Register: Not applicable
RBC CENTURA BANKS, INC.	* 3A3 * 18C * Branch	RBC Centura Banks, Inc., Raleigh, North Carolina, and its parent companies, Royal Bank of Canada, Montreal, Quebec; Royal Bank Holding Inc., Toronto, Ontario; RBC Holding (USA) Inc., New York, New York; RBC USA Holdco Corporation, New York, New York; RBC Holdings (Delaware) Inc., Wilmington, Delaware; Prism Financial Corporation, Chicago, Illinois; and FLAG Acquisition Sub, Inc., Rocky Mount, North Carolina, to acquire 100% of the voting shares of FLAG Financial Corporation, Atlanta, Georgia, and thereby indirectly acquire FLAG Bank, Atlanta, Georgia.	Newspaper: Not available Federal Register: 10/13/2006

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
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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 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE BANCORP, INC.	3A1	Cornerstone Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Cornerstone Community Bank, both of St. Petersburg, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CP CAPITAL ASSET ACQUISITION, INC.	* 3A1	CP Capital Asset Acquisition, Inc., Miami, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Security Bank, N.A., North Lauderdale, Florida.	Newspaper:	10/15/2006
			Federal Register:	10/13/2006
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:	09/09/2006
			Federal Register:	Not applicable
TRADERS & FARMERS BANCSHARES, INC.	* 3A1	Traders & Farmers Bancorporation, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Traders & Farmers Bank, both of Haleyville, Alabama.	Newspaper:	09/30/2006
			Federal Register:	09/29/2006

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
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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANKING CORPORATION	* 3A5	Citizens Banking Corporation, Flint, Michigan, to acquire 100 percent of the voting shares of Republic Bancorp, Inc., Owosso, Michigan, and thereby indirectly acquire Republic Bank, Lansing, Michigan.	Newspaper:	Not available Federal Register: 10/13/2006
CLEAR LAKE BANK AND TRUST COMPANY	* Branch	Clear Lake Bank & Trust Company, Clear Lake, Iowa, to establish a branch facility to be located at the 2900 block of 4th Street SW, Mason City, Iowa.	Newspaper:	09/17/2006 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
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 800 SE Monterey Commons Blvd., Stuart, Florida, and 155 E. Blue Heron Blvd., Riviera Beach, Florida.	Newspaper:	09/23/2006 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 49 El Camino Real, Millbrae, California, and 4950 N. Garland Ave., Garland, Texas.	Newspaper:	Not available Federal Register: Not applicable
HEARTLAND FINANCIAL USA, INC.	* 3A3 * 3A1	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire up to 100 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
HINSBROOK BANK AND TRUST	* Branch	Hinsbrook Bank & Trust, Willowbrook, Illinois, to establish a branch facility to be located at 311 N. Second Street, St. Charles, Illinois.	Newspaper:	09/11/2006 Federal Register: Not applicable
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:	09/25/2006 Federal Register: Not applicable
LABE BANK	Member	Labe Bank, Chicago, Illinois, to become a member of the Federal Reserve System.	Newspaper:	Not applicable 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: 10/12/2006

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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
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: 09/25/2006 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.

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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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending September 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 10/09/2006 Federal Register: 10/06/2006
ST. ELIZABETH BANCSHARES, INC.	* 3A3	St. Elizabeth Bancshares, Inc., St. Elizabeth, Missouri, to acquire 100 percent of Bank of Freeburg, Freeburg, Missouri.	Newspaper: 10/08/2006 Federal Register: 10/06/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 16, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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
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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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOK BANCSHARES, INC.	4c8	BOK Bancshares, Inc., Wichita, Kansas, to engage in securities brokerage, private placement services, underwriting and dealing in government obligations, and money market instruments, through the acquisition of First St. Louis Capital Markets, Inc., St. Louis, Missouri.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BLUE LION BANCSHARES, INC.	* 3A1	Blue Lion Bancshares, Inc., Prairie Village, Kansas, to become a bank holding company through the acquisition of 99.95 percent of the voting shares of Hartford State Bank, Hartford, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
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:	10/07/2006
			Federal Register:	10/06/2006
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:	09/27/2006
			Federal Register:	09/29/2006

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

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for 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 16, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 907 South Main Street, Grapevine, Texas 76051.	Newspaper: 09/22/2006 Federal Register: Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 8200 Douglas Avenue, Suite #100, Dallas, Texas 75225.	Newspaper: 09/26/2006 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.

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 16, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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
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
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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