
Federal Reserve Release



H.2

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

No. 38

Week Ending September 23, 2006

Testimony And Statements

Nontraditional Mortgage Products -- statement by Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, before the Subcommittee on Housing and Transportation and the Subcommittee on Economic Policy of the Senate Committee on Banking, Housing, and Urban Affairs.
- Published, September 20, 2006

Board Operations

Division of Banking Supervision and Regulation -- appointment of Roger T. Cole as Director.
- Approved, September 20, 2006

Forms

Survey of Consumer Finances (FR 3059) -- final Board review to conduct the ninth triennial survey.
- Approved, September 20, 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

Chicago

Clear Lake Bank and Trust Company, Clear Lake, Iowa -- to establish a branch in the 2900 block of 4th Street Southwest, Mason City.
- Approved, September 22, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at the intersections of Taylor and Vaughn Roads, Montgomery; West Magee Road and North LaCholla Boulevard, Tucson, Arizona; Central Avenue East and Tramway Boulevard Northeast, Albuquerque, New Mexico; Highway 287 and Bailey Boswell Road, Fort Worth, Texas; and Bandera and Grissom Roads, San Antonio.
- Approved, September 19, 2006

Chicago

DeMotte State Bank, De Motte, Indiana -- to establish a branch at 211 West Drexel Parkway, Rensselaer.
- Approved, September 19, 2006

Richmond

Farmers & Mechanics Bank, Frederick, Maryland -- to establish a branch at 12916 Conamar Drive, Hagerstown.
- Withdrawn, September 22, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 5750 North Main Street, Dayton.
- Approved, September 20, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 20 South Tuttle Road, Springfield.
- Approved, September 20, 2006

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2644 Showplace Drive, Naperville, Illinois.
- Approved, September 20, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7770 66th Street, Pinellas Park, Florida.
- Approved, September 20, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1950 West 33rd Street, Chicago, Illinois.
- Approved, September 20, 2006

Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at 701 West Deer Valley Road, Phoenix, Arizona.
- Approved, September 21, 2006

Kansas City

First Community Bank, Taos, New Mexico -- to establish a branch at 1580 North Fiesta Boulevard, Suite 102, Gilbert, Arizona.
- Withdrawn, September 21, 2006

Chicago

Hinsbrook Bank and Trust, Willowbrook, Illinois -- to establish a branch at 311 North Second Street, St. Charles.
- Approved, September 18, 2006

Philadelphia

Lafayette Ambassador Bank, Easton, Pennsylvania -- to establish a branch at the intersection of North Third and East Landis Streets, Coopersburg.
- Approved, September 18, 2006

Bank Branches, Domestic

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 150 Boush Street, Norfolk.

- Approved, September 20, 2006

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 2225 First Street, Fort Myers.

- Approved, September 20, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3700 Glenwood Avenue, Raleigh, North Carolina.

- Approved, September 19, 2006

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to establish a branch at 11163 Nuckols Road, Glen Allen.

- Approved, September 20, 2006

Bank Holding Companies

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V -- to acquire 51 percent of the shares of 1st Commerce Bank, North Las Vegas, Nevada, a de novo bank.

- Approved, September 20, 2006

Chicago

F. & M. Bancorp. of Tomah, Inc., Tomah, Wisconsin -- to purchase certain loans originated by Farmers & Merchants Bank of Tomah.

- Approved, September 22, 2006

Atlanta

First Baldwin Bancshares, Inc., Foley, Alabama -- to become a bank holding company and to acquire First National Bank of Baldwin County.

- Approved, September 19, 2006

Bank Holding Companies

Philadelphia

Graystone Financial Corp, Lancaster, Pennsylvania -- to become a bank holding company and to acquire Graystone Bank.

- Approved, September 21, 2006

Dallas

Industry Bancshares, Inc., Industry, Texas; and Industry Holdings, Inc., Wilmington, Delaware -- to acquire Community Bancorporation, Inc., Bellville, Texas, and indirectly acquire Bellville Holdings, Inc., Wilmington, Delaware, and First National Bank of Bellville, Bellville, Texas.

- Approved, September 20, 2006

Chicago

The ShoreBank Corporation, Chicago, Illinois -- to acquire Greater Chicago Bank, Bellwood.

- Approved, September 19, 2006

Richmond

Southern National Bancorp of Virginia, Inc., Charlottesville, Virginia -- waiver of application in connection with the acquisition of 1st Service Bank, McLean, and its merger with Sonabank, National Association, Charlottesville.

- Granted, September 18, 2006

New York

Westpac Banking Corporation, Sydney, Australia -- to engage de novo through Hastings Funds Management (US) Inc., New York, New York, as an investment and financial adviser.

- Approved, September 22, 2006

Change In Bank Control

San Francisco

The Bank Holdings, Reno, Nevada -- change in bank control.

- Permitted, September 22, 2006

Dallas

Linden Bancshares, Inc., Linden, Texas -- change in bank control.

- Permitted, September 22, 2006

Competitive Factors Reports

Philadelphia

First Columbia Bank & Trust Company, Bloomsburg, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two Bloomsburg branches of Keystone Nazareth Bank & Trust Company, Bethlehem.

- Submitted, September 22, 2006

Secretary

The Frost National Bank, San Antonio, Texas -- report on competitive factors of the proposed merger with Summit Bank, National Association, Fort Worth.

- Submitted, September 20, 2006

Chicago

ShoreBank, Chicago, Illinois -- report on competitive factors of the proposed merger with Greater Chicago Bank, Bellwood.

- Submitted, September 21, 2006

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to September 13, 2006, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, June 1, 2006 (AC)

Richmond

FNB Southeast, Reidsville, North Carolina -- extension to December 22, 2006, to establish a branch at 1001 Military Cutoff Road, Wilmington.

- Granted, September 18, 2006

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to December 21, 2006, to increase its ownership from 37.71 percent to 51 percent of Oswego Bancshares, Inc. and thereby increase its ownership in Oswego Community Bank.

- Granted, September 21, 2006

Extensions Of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to October 11, 2007, to establish a branch at 4725 South Flamingo Road, Cooper City, Florida.

- Granted, September 19, 2006

Kansas City

Valliance Financial Corp., Oklahoma City, Oklahoma -- extension to December 22, 2006, to become a bank holding company and to acquire Valliance Bank, National Association.

- Granted, September 18, 2006

Financial Holding Companies

San Francisco

Intermountain Community Bancorp, Sandpoint, Idaho -- election to become a financial holding company.

- Effective, September 21, 2006

Membership

Kansas City

Cornerstone Bank, N.A., York, Nebraska -- to retain membership in the Federal Reserve System on conversion from a national charter to a state charter, to be known as Cornerstone Bank.

- Approved, September 20, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 23, 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 23, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BNY INTERNATIONAL FINANCING CORPORATION	Investment	BNY International Financing Corporation ("IFC"), a wholly-owned Edge Act corporation subsidiary of the Bank of New York ("BNY"), submits a 30-day prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, to acquire from JPMorgan Chase & Co., New York, New York its global corporate trust business. This Notice relates to IFC's proposed indirect acquisition or establishment of a securities dealer in Brazil.	Newspaper: Not applicable Federal Register: Not applicable
Glenville Bank Holding Company, Inc.	* 3A1	Glenville Bank Holding Company, Inc., Scotia, New York, to acquire 100 percent of the voting shares of First National Bank of Scotia, Scotia, New York, pursuant to Section 3(a)(1) of the BHC Act and Section 225.15 of Regulation Y.	Newspaper: Not available Federal Register: 10/23/2006
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 (Information).	Newspaper: Not available Federal Register: 10/23/2006
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

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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 23, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
LANDMARK COMMUNITY BANK	CIC	Paul C. Woelkers, Moscow, PA, intends to apply at the Federal Reserve System for approval to acquire up to fifteen percent (15%) of the voting shares of Landmark Community Bank, Pittston, PA.	Newspaper: 10/13/2006 Federal Register: 10/10/2006

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2580243	AMERICAN BK, ALLENTOWN, PENNSYLVANIA	05/01/2006	09/11/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending September 23, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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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

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending September 23, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS COMMUNITY BANK	* Branch	Citizens Community Bank, South Hill, Virginia, proposes to establish a branch at 138 Roanoke Rapids Road, Gaston, North Carolina.	Newspaper:	10/02/2006
			Federal Register:	Not applicable
FIDELITY & TRUST BANK	* Branch	Fidelity & Trust Bank, Bethesda, Maryland, proposes to establish a branch at 8601 Westwood Center Drive, Vienna, Virginia.	Newspaper:	10/17/2006
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 3151 Lawrenceville-Suwanee Road, Suwanee, Georgia.	Newspaper:	10/02/2006
			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:	10/12/2006
			Federal Register:	10/13/2006

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
904425	BANK OF THE EASTERN SHORE, CAMBRIDGE, MARYLAND	05/08/2006	08/09/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 23, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 5981 Zebulon Road, Macon, Georgia.	Newspaper: 10/04/2006 Federal Register: Not applicable
INSCORP, INC.	* 3A3	InsCorp, Inc., Nashville, Tennessee, to acquire 50 percent of the outstanding shares of Insurors Bank of Tennessee, Nashville, Tennessee. Total ownership will be 100 percent.	Newspaper: 10/06/2006 Federal Register: Not available
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 1401-A Pulaski Highway, Edgewood, Maryland, to be known as the Harford Square Office; and at 1675 NW Saint Lucie West Boulevard, Port Saint Lucie, Florida, to be known as the Saint Lucie West Wal-Mart Office.	Newspaper: 10/06/2006 Federal Register: Not applicable
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with Southern Bancorp, Inc., Marietta, Georgia, and thereby acquire its subsidiary, Southern National Bank, Marietta, Georgia.	Newspaper: 10/22/2006 Federal Register: 10/20/2006

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 23, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAYTREE BANCORP, INC.	4c8	Baytree Bancorp, Inc., Lake Forest, Illinois, to continue to engage de novo in riskless-principal transactions through its subsidiary, Baytree Bancorp Investments, Inc., Lake Forest, Illinois.	Newspaper:	Not applicable
			Federal Register:	Not available
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
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 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
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 18818 Four Peaks Boulevard, Rio Verde, Arizona, and to retain the branch previously established at 16155 N. 83rd Avenue, Peoria, Arizona.	Newspaper:	09/27/2006
			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
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:	10/02/2006
			Federal Register:	10/06/2006

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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371232	FIRST CMNTY B&TC, BEECHER, ILLINOIS	05/15/2006	09/11/2006	S	Small Bank
2856939	FRONTIER SVG BK, COUNCIL BLUFFS, IOWA	06/05/2006	09/14/2006	S	Small Bank
716833	MARQUETTE BK, CHICAGO, ILLINOIS	05/01/2006	09/14/2006	O	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 23, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS FIRST CORPORATION	* 3A3	Citizens First Corporation, Bowling Green, Kentucky, to acquire 100 percent of Kentucky Banking Centers, Inc., Glasgow, Kentucky.	Newspaper: 10/22/2006 Federal Register: 10/20/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 23, 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: 10/07/2006 Federal Register: 10/05/2006

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 23, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 10/14/2006 Federal Register: 10/16/2006
COMMERCE BANKSHARES, INC.	CIC	Notification by Sandra Freund, Littleton, Colorado, and Duane M. Freund, Denver, Colorado, as co-trustees of the Michael R. Freund Irrevocable Trust #2; and Ali S. Freund, and Lewis L. Johnson, both of Denver, Colorado, as co-trustees of the Duane M. Freund Irrevocable Trust #2; to retain control of Commerce Bankshares, Inc., parent of Commerce Bank, both in Aurora, Colorado.	Newspaper: Not available Federal Register: 10/10/2006
COTTONWOOD VALLEY BANK	* Branch	Cottonwood Valley Bank, Cedar Point, Kansas, to establish a branch at 200 Broadway, Cottonwood Falls, Kansas.	Newspaper: 10/06/2006 Federal Register: Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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 23, 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
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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 23, 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, and thereby acquire First Commerical Bank (U.S.A.), Alhambra, California, and Chinatrust Bank (U.S.A.), Torrance, California.	Newspaper: 09/04/2006 Federal Register: 10/19/2006
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: 10/04/2006 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
PREMIER COMMERCIAL BANCORP	* 3A3	Premier Commercial Bancorp, Anaheim, California, to acquire 85.4 percent of Premier Commercial Bank Arizona, N.A., (proposed), Mesa, Arizona.	Newspaper: Not available Federal Register: Not available
SAN JOAQUIN BANK	Member	San Joaquin Bank, Bakersfield, California, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

District: 12

Federal Reserve Bank of San Francisco

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