
Federal Reserve Release



H.2

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

No. 19

Week Ending May 7, 2005

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 3-3/4 percent to 4 percent by twelve Federal Reserve Banks.

- Approved, May 3, 2005

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

San Francisco

Barnes Banking Company, Kaysville, Utah -- to establish a branch at 1220 South State Street, Orem.

- Approved, May 2, 2005

San Francisco

Business Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 4310 West Cheyenne Avenue.

- Approved, May 6, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at the intersection of Bellaire Boulevard and Rogersdale Road, Houston, Texas.

- Approved, May 6, 2005

Dallas

HCSB, A State Banking Association, Plainview, Texas -- to establish a branch at Kerrville Junction Center, at the intersection of Sidney Baker South (State Highway 16) and Park Lane, Kerrville.

- Approved, May 2, 2005

Richmond

The Marathon Bank, Winchester, Virginia -- to establish a branch at 2252 Valley Avenue.

- Approved, May 5, 2005

Atlanta

MidSouth Bank, Murfreesboro, Tennessee -- to establish a mobile branch to operate in Rutherford, Bedford, Cannon, Coffee, Davidson, Williamson, and Wilson counties.

- Approved, May 4, 2005

Bank Branches, Domestic

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 1900 McHenry Avenue, Escalon.
- Approved, May 3, 2005

Richmond

Southside Bank, Tappahannock, Virginia -- to establish a branch at 14833 George Washington Memorial Highway, Glenns.
- Approved, May 6, 2005

Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 325 North St. Paul Street, Dallas.
- Approved, May 6, 2005

Bank Holding Companies

Richmond

Bank of America Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to acquire Bank of America Rhode Island, National Association, Providence, Rhode Island.
- Approved, May 5, 2005

General Counsel

First Community Bancorp, Rancho Santa Fe, California -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.
- Granted, May 2, 2005

Atlanta

Hometown Community Bancshares, Inc., Braselton, Georgia -- to become a bank holding company and to acquire Hometown Community Bank, a de novo bank.
- Withdrawn, May 3, 2005

Bank Holding Companies

New York

HSH Nordbank AG, Hamburg, Germany, and Westdeutsche Landesbank Girozentrale, Dusseldorf -- to engage de novo through NY Credit Real Estate Fund, L.P. and New York Credit Advisors LLC, a joint venture investment, in extending credit and servicing loans and acting as an investment or financial advisor.
- Approved, May 5, 2005

Dallas

Independent Bank Group Central Texas, Inc., McKinney, Texas, and CTB Holdings Delaware, Inc., Wilmington, Delaware -- to acquire through merger First FSB Bancshares, Inc., Mount Calm, Texas, and thereby acquire First State Bank, Italy, and First State Bank, Mount Calm.
- Approved, May 4, 2005

Cleveland

Peoples Community Bancorp, Inc., West Chester, Ohio -- to acquire American State Corporation, Lawrenceburg, Indiana, and American State Bank.
- Approved, May 3, 2005

Kansas City

Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas -- to become a bank holding company and to acquire an additional 24 percent, for a total of 35 percent, of the shares of Stockgrowers Banc Corporation, parent of Stockgrowers State Bank.
- Approved, May 4, 2005

San Francisco

Washington Bancorp, Inc., Lynwood, Washington -- to become a bank holding company and to acquire The Bank of Washington.
- Returned, May 5, 2005

Bank Mergers

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to acquire two Lima branches of Liberty Savings Bank, F.S.B., Wilmington.
- Approved, May 5, 2005

Bank Mergers

Chicago

Village Bank and Trust of Arlington Heights, Arlington Heights, Illinois -- to merge with First Northwest Bank, and thereby establish branches at 234 West Northwest Highway and 150 East Rand Road.

- Approved, May 4, 2005

Banks, Foreign

Director, BS&R

Macquarie Bank Limited, Sydney, Australia -- waiver of the remainder of the notification period to establish representative offices in Irvine and Los Angeles, California, and Seattle, Washington.

- Granted, May 5, 2005

Banks, Nonmember, And Miscellaneous Institutions

Secretary

State Street International Holdings, Boston, Massachusetts -- renewal of its corporate existence for 20 years.

- Approved, May 6, 2005

Change In Bank Control

San Francisco

Business Bank Corporation, Las Vegas, Nevada -- to increase ownership in Business Bank Corporation and Business Bank of Nevada.

- Permitted, May 4, 2005

Atlanta

Financial Corporation of Louisiana, Crowley, Louisiana -- change in bank control.

- Permitted, May 2, 2005

Kansas City

Healthcare Bancorp, Inc., Broken Arrow, Oklahoma -- change in bank control.

- Permitted, May 2, 2005

Change In Bank Control

Atlanta

Pointe Financial Corporation, Boca Raton, Florida -- to retain control of Pointe Financial Corporation and its subsidiary, Pointe Bank.

- Withdrawn, May 6, 2005

Atlanta

South Banking Company, Alma, Georgia -- to retain control of South Banking Company and its subsidiaries.

- Permitted, May 3, 2005

Competitive Factors Reports

Dallas

The Citizens National Bank of Hillsboro, Hillsboro, Texas -- report on competitive factors of the proposed acquisition of Colonial Trust Company.

- Submitted, May 3, 2005

Cleveland

Enterprise Bank, Allison Park, Pennsylvania -- report on competitive factors of the proposed merger with Enterprise Interim Bank.

- Submitted, May 5, 2005

Atlanta

Heritage Community Bank, Greeneville, Tennessee -- report on competitive factors of the proposed acquisition of certain assets and assumption of deposit liabilities of the Greeneville branch of National Bank of Tennessee, Newport.

- Submitted, May 2, 2005

Cleveland

Peoples Community Bank, West Chester, Ohio -- report on competitive factors of the proposed merger with American State Bank, Lawrenceburg, Indiana.

- Submitted, May 5, 2005

Cleveland

PNC Bank, National Association, Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with Riggs National Trust Company, McLean, Virginia.

- Submitted, May 4, 2005

Competitive Factors Reports

Minneapolis

Security State Bank of Hunter, Hunter, North Dakota -- report on competitive factors of the proposed merger with First State Bank of Hope, Hope.
- Submitted, May 5, 2005

Extensions Of Time

Dallas

FC Holdings, Inc., Houston, Texas, and First Community Holdings of Delaware, Inc., Wilmington, Delaware -- extension to July 24, 2005, to become bank holding companies and to acquire First Community Bank San Antonio, National Association, San Antonio.
- Granted, May 4, 2005

St. Louis

First Banks, Inc., St. Louis, Missouri -- extension to August 2, 2005, to acquire up to 24.99 percent of the shares of Community West Bancshares, Goleta, California, and thereby acquire Goleta National Bank.
- Granted, May 3, 2005

San Francisco

Frontier Financial Corporation, Everett, Washington -- extension to August 4, 2005, to acquire up to 20 percent of the shares of Skagit State Bank, Burlington.
- Granted, May 2, 2005

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to August 4, 2005, to acquire up to 9.9 percent of the shares of IBT Bancorp, Inc., Irwin, and thereby acquire Irwin Bank & Trust Company.
- Granted, May 4, 2005

Financial Holding Companies

Chicago

BSB Community Bancorporation, Inc., Benton, Wisconsin -- election to become a financial holding company.
- Effective, May 3, 2005

Membership

Kansas City

First Bethany Bank & Trust Company, National Association, Bethany, Oklahoma --
to become a member of the Federal Reserve System.

- Approved, May 5, 2005

Regulations And Policies

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 2-
3/4 percent to 3 percent.

- Approved, May 3, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	John D. Doherty together with the Joseph R. Doherty Family Limited Partnership, L.P. - notification to acquire greater than 10% of the outstanding shares of Central Bancorp, Inc., Somerville, Massachusetts, pursuant to the Change in Bank Control Act of 1978	Newspaper – 05/18/2005 Fed Reg – 05/17/2005
3(a)(1)	First Valley Bancorp, Inc., Bristol, Connecticut – to become a bank holding company through the acquisition of 100% of the shares of Valley Bank, Bristol, Connecticut	Newspaper – 05/27/2005 Fed Reg – 05/31/2005
3(a)(1)	First Brandon Financial Corporation, Brandon, Vermont – to become a bank holding company through the acquisition of 100% of the outstanding shares of First Brandon National Bank, Brandon, Vermont	Newspaper – N/Avail Fed Reg – 06/06/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida	Newspaper – 05/31/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
* 3A3	Hudson Valley Holding Corp., Yonkers, New York, proposes to acquire 100 percent of New York National Bank, Bronx, New York.	Newspaper – 05/18/2005 Fed Reg – 05/24/2005
* 3A1	Treetops Acquisition Group LP, Treetops Acquisition Group II LP, Treetops Acquisition Group Ltd., Treetops Acquisition Group II Ltd., CAM Discount Ltd. and the Edgar M. Bronfman Trusts A, B, C, D, E, F and G, all of New York, New York, (the “Application”) for prior approval of the Board of Governors of the Federal Reserve System (the “Board”), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become bank holding companies through the acquisition of up to fifty-one percent of the outstanding shares of Israel Discount Bank, Ltd., Tel Aviv, Israel, and thereby acquire Discount Bancorp, New York, New York and its New York State-chartered bank, Israel Discount Bank of New York, New York, New York.	Newspaper – N/Avail Fed Reg – 05/13/2005

* Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	The Willits Family Partnership, Malvern, PA and its general partner, the Willits Family Trust, Malvern, PA, and its trustees Barbara Willits Shipp, Lydia Willits Bartholomew, William L.W. Shipp and Jamie Bartholomew, all of West Chester, PA, to purchase the outstanding stock of Malvern Bank Corporation, Malvern, PA.	Newspaper – 05/31/2005 Fed Reg – 05/25/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – 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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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Application by Fifth Third Bank, Grand Rapids, Michigan to establish a bank branch at 50 Central Avenue, Sarasota, Florida	Newspaper – 04/27/2005
*Subject to the provisions of the Community Reinvestment Act		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Consolidated Bank and Trust Company, Richmond, Virginia, to merge with Abigail Adams Interim Bank, Washington, D. C. (an organizing bank).	Newspaper – 05/21/2005
18(c)	Bruceston Bank, Bruceston Mills, West Virginia, to merge with The Terra Alta Bank, Terra Alta, West Virginia.*	Newspaper – 06/03/2005

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Abigail Adams National Bancorp, Inc., Washington, D. C., to acquire 100% of the voting shares of Consolidated Bank and Trust Company, Richmond, Virginia.*	Fed Reg – 05/24/2005 Newspaper – 05/21/2005
3(a)(5)	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting shares of Hibernia Corporations, New Orleans, Louisiana.*	Fed Reg – 06/03/2005 Newspaper – N/Avail
CIC	Notice of Change in Control filed by Raymond T. Arnold and immediate family members to acquire up to 19.9% of the voting shares of Citizens Community Bank, South Hill, Virginia.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice of Change in Control filed by James R. Camp, Joseph C. Camp, and Margaret A. Sterbutzel, to retain 91.03% of the voting shares of Morgantown Bancshares, Inc., Morgantown, West Virginia.*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
3211768	Fidelity & Trust Bank 4831 Cordell Avenue Bethesda, Maryland 20814	01/31/2005	05/01/2005	S		X
2847432	Citizens Community Bank 800 North Mecklenburg Avenue South Hill, Virginia 23970	02/14/2005	05/01/2005	S		X

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AuburnBank, Auburn, Alabama, to establish a branch located inside the Kroger Tigertown Supermarket Store at Frederick Road and Enterprise Drive, Opelika, Alabama.*	Newspaper – 05/11/2005

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	First Community Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Community Bank, both of Hammond, Louisiana.*	Newspaper – 05/31/2005 Fed Reg – 06/03/2005

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Business Bank of Florida, Corp, Melbourne, Florida, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Florida Business Bank, Melbourne, Florida, formerly known as First Business Bank.	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branch facilities at the following locations: 859 East Green Bay Road, Saukville, Wisconsin; 2955 East Chandler Heights Road, Chandler, Arizona; Janesville Road and Moorland Road, Muskego, Wisconsin, and Kenwood Terrace and Kenrick Avenue, Lakeville, Minnesota.*	Newspaper – 05/06/2005
18C & Branch	Templeton Savings Bank, Templeton, Iowa, to purchase the assets and assume the liabilities of the Manning, Iowa branch office of American Interstate Bank, Elkhorn, Nebraska, and to establish a branch at 223 Main Street, Manning, Iowa.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Capitol Development Bancorp Limited II, Lansing, Michigan, and thereby indirectly acquire Bank of Auburn Hills (in organization), Auburn Hills, Michigan, and by Capitol Development Bancorp Limited II, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Auburn Hills (in organization), Auburn Hills, Michigan.*	Fed Reg – 06/02/2005 Newspaper – 04/02/2005
3(a)(3)	Evans Bancshares, Inc., Evansdale, Iowa, to acquire 100 percent of First Resource Bank (in organization), Savage, Minnesota.*	Fed Reg – 05/27/2005 Newspaper – N/Avail
CIC	Notice by Terence P. Greenley, Sigourney, Iowa and Frances S. Fleck, Sigourney, Iowa (husband and wife) to gain control of Fountain View Bancorp., Inc., and thereby indirectly Keokuk County State Bank, Sigourney, Iowa.	Fed Reg – 05/20/2005 Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Walter Carlson, Naples, Florida, and Dennis Shull, Indianola, Iowa, to increase their ownership of Morning Sun Bank Corp., Morning Sun, Iowa, and thereby indirectly Iowa State Bank, Wapello, Iowa, to 66.67 percent and 33.33 percent, respectively.	Fed Reg – 05/11/2005 Newspaper – 05/12/2005
3(a)(3)	Peotone Bancorp, Inc., Peotone, Illinois, and Founders Group, Worth, Illinois, to acquire 100 percent of the voting shares of Vermilion Bancorp, Inc., Danville, Illinois, and thereby indirectly acquire American Savings Bank of Danville, Danville, Illinois.*	Fed Reg – 06/02/2005 Newspaper – N/Avail
3(a)(5)	PrivateBancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Bloomfield Hills Bancorp, Inc., Bloomfield Hills, Michigan, and thereby indirectly acquire The Private Bank, Bloomfield Hills, Michigan.*	Fed Reg – 05/28/2005 Newspaper – N/Avail
3(a)(1)	Symphony Bancorp, Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Symphony Bank (in organization), Indianapolis, Indiana.*	Fed Reg – 05/31/2005 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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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S = Satisfactory

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1107 South Rogers Street, Clarksville, Arkansas. *	Newspaper – 05/12/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Severson Family Limited Partnership, Apple Valley, Minnesota, and Larry S. Severson, Lakeville, Minnesota as general partner, to become part of a group acting in concert, and thereby acquire control of Financial Services of St. Croix Falls, St. Croix Falls, Wisconsin.	Fed Reg – 05/23/2005 Newspaper – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Second Capital Investments, LLC, Lee's Summit, Missouri, to become a bank holding company through the acquisition of up to 33.90 percent of the voting shares of 1 st Financial Bancshares, Inc., Overland Park, Kansas, parent of 1 st Financial Bank, Overland Park, Kansas.	Newspaper – 05/21/2005 Fed Reg – 05/24/2005
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, to acquire up to 9.93 percent of the voting shares of Fort Worth Bancshares, Inc., parent of Fort Worth National Bank, both in Fort Worth, Texas.	Newspaper – 05/30/2005 Fed Reg – 05/27/2005
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, to acquire up to 17.66 percent of the voting shares of Parkway National Bancshares, Inc., Plano, Texas, parent of Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware, and Parkway Bank, N.A., Plano, Texas.	Newspaper – 06/03/2005 Fed Reg – 05/31/2005
CIC	Notification by Willard L. Frickey, Las Vegas, Nevada; Bardley K. Frickey, Brian K. Frickey and Tracy R. Hudson, all of Ellis, Kansas; and Trever L. Frickey, Kansas City, Missouri, to acquire control of Hanston Insurance Agency, Inc., parent of Hanston State Bank, both of Hanston, Kansas.	Newspaper – N/Avail Fed Reg – 05/23/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
172158	First Neodesha Bank 524 Main Street Neodesha, Kansas 66757-1739	02/07/2005	05/06/2005	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	TexasBank, Fort Worth, TX, to merge with Northwest National Bank of Arlington, Arlington, TX*	Newspaper – 05/28/2005
Branch	TexasBank, Fort Worth, TX, to establish a branch at 610 W. Randol Mill Road, Arlington, TX. 76011*	Newspaper – 05/28/2005
Branch	Peoples Bank, Lubbock, TX, to establish a branch at the southwest corner of Hwy 86 and Hwy 168, Nazareth, TX 79063*	Newspaper – 05/14/2005

* Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 7, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Business Bank of Nevada, Las Vegas, Nevada, to establish a branch facility to be located at 4310 W. Cheyenne Avenue, North Las Vegas, Nevada.*	Newspaper – 05/03/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
3A1	WSB Financial Group, Inc., Bremerton, Washington, to become a bank holding company by acquiring 100 percent of Westsound Bank, Bremerton, Washington.	

Section V – 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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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
795968	Bank of Hawaii 111 South King Street Honolulu, Hawaii 96813 (808) 538-4727	10/18/2004	05/05/2005	O	X	
2352815	Business Bank of Nevada 6085 West Twain Avenue Las Vegas, Nevada 89103 (702) 794-0070	01/10/2005	05/05/2005	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	