
Federal Reserve Release



H.2

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

No. 33

Week Ending August 13, 2005

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 4-1/4 percent to 4-1/2 percent by twelve Federal Reserve Banks.

- Approved, August 9, 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

St. Louis

Allied Bank, Mulberry, Arkansas -- to establish a branch at 112 Pointer Trail West, Van Buren.
- Approved, August 12, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 3800 Owen Road, Fenton.
- Approved, August 8, 2005

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at South West Mall, 8501 West Bowles Avenue, Littleton, Colorado.
- Approved, August 9, 2005

San Francisco

County Bank, Merced, California -- to establish a branch temporarily at 451 Clovis Avenue, Clovis, and then permanently at 436 Shaw Avenue.
- Approved, August 10, 2005

Kansas City

Gold Bank, Leawood, Kansas -- to establish a branch at Clark and Shangri La Roads, Sarasota, Florida.
- Approved, August 11, 2005

San Francisco

Mission Community Bank, San Luis Obispo, California -- to establish a mobile branch courier service in San Luis Obispo and northern Santa Barbara Counties.
- Approved, August 10, 2005

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch in Cleveland.
- Approved, August 12, 2005

Bank Branches, Domestic

Cleveland

Ohio Heritage Bank, Coshocton, Ohio -- to establish a branch on 21st Street, Newark.

- Approved, August 10, 2005

Cleveland

Ohio Heritage Bank, Coshocton, Ohio -- to establish a branch on Yauger Road, Mount Vernon.

- Approved, August 10, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 748 Beal Parkway Northwest, Ft. Walton Beach, Florida.

- Approved, August 11, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2650 Creighton Road, Pensacola, Florida, and 2461 East Gulf to Lake Highway, Inverness.

- Approved, August 11, 2005

Bank Holding Companies

Atlanta

CCB Financial Corporation, Jonesboro, Georgia -- to become a bank holding company and to acquire Community Capital Bank.

- Withdrawn, August 10, 2005

Atlanta

Civic Bancorp, Nashville, Tennessee -- to become a bank holding company and to acquire Civic Bank & Trust, a de novo bank.

- Approved, August 10, 2005

Richmond

Coastal Banking Company, Inc., Beaufort, South Carolina -- to merge with First Capital Bank Holding Company, Inc., Fernandina Beach, Florida.

- Approved, August 8, 2005

Bank Holding Companies

St. Louis

Kirksville Bancorp, Inc., Kirksville, Missouri -- to become a bank holding company and to acquire American Trust Bank, a de novo bank.
- Approved, August 11, 2005

Chicago

Lamplighter Financial, MHC, Wauwatosa, Wisconsin, and Wauwatosa Holdings, Inc. -- to become bank holding companies and to acquire Wauwatosa Savings Bank.
- Approved, August 12, 2005

Director, BS&R

Neighborhood Bancorp, National City, California -- relief from certain commitments.
- Granted, August 12, 2005

Kansas City

Peak Banks of Colorado, Inc., Nederland, Colorado -- to acquire Clear Creek Bank Corp., Idaho Springs, and thereby acquire First State Bank.
- Withdrawn, August 9, 2005

St. Louis

Security Associated Holding Corporation, Hot Springs, Arkansas -- to become a bank holding company and to acquire The Stephens Security Bank, Stephens.
- Approved, August 11, 2005

St. Louis

Union Bankshares, Inc., Mena, Arkansas -- to acquire First Paris Holding Company, Little Rock, and thereby acquire The First National Bank at Paris, Paris.
- Approved, August 11, 2005

Bank Mergers

Secretary

East West Bank, San Marino, California -- to merge with United National Bank and thereby establish branches.
- Approved, August 11, 2005

Bank Premises

St. Louis

Bank of Little Rock, Little Rock, Arkansas -- to increase its investment in bank premises.

- Approved, August 12, 2005

Kansas City

The Citizens-Farmers Bank of Cole Camp, Cole Camp, Missouri -- to increase its investment in bank premises.

- Approved, August 12, 2005

Change In Bank Control

Richmond

Independence Bancshares, Inc., Greenville, South Carolina -- to retain control of Independence Bancshares, Inc.

- Permitted, August 12, 2005

Competitive Factors Reports

Chicago

Abby Bank, Abbotsford, Wisconsin -- report on competitive factors of the proposed merger with Abbotsford Investment Corporation, Las Vegas, Nevada.

- Submitted, August 8, 2005

Minneapolis

Bank Midwest Minnesota-Iowa, National Association, Fairmont, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the New Ulm branch of TCF National Bank, Wayzata.

- Submitted, August 8, 2005

Chicago

Bank of Kenney, Kenney, Illinois -- report on competitive factors of the proposed merger with Interim Bank of Kenney.

- Submitted, August 10, 2005

Competitive Factors Reports

San Francisco

Bank of the West, San Francisco, California -- report on competitive factors of the proposed merger with Commercial Federal Bank, A Federal Savings Bank, Omaha, Nebraska.

- Submitted, August 10, 2005

Kansas City

Colorado East Bank & Trust, Lamar, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Pueblo branch of Peoples National Bank, Colorado Springs.

- Submitted, August 9, 2005

Atlanta

Community Capital Bank, Jonesboro, Georgia -- report on competitive factors of the proposed merger with Community Capital Interim Corporation.

- Submitted, August 8, 2005

Chicago

Cresco Union Savings Bank, Cresco, Iowa -- report on competitive factors of the proposed merger with Peoples Savings Bank, Charles City.

- Submitted, August 8, 2005

Minneapolis

First National Bank, Ft. Pierre, South Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Lake Preston branch of First Savings Bank Federal Savings Bank, Beresford.

- Submitted, August 9, 2005

St. Louis

First State Bank and Trust Company, Inc., Caruthersville, Missouri -- report on competitive factors of the proposed merger with Bank of Hayti, Hayti.

- Submitted, August 8, 2005

Dallas

First United Bank, San Diego, California -- report on competitive factors of the proposed interim merger with MetroCorp Facilitation, Inc., Wilmington, Delaware.

- Submitted, August 9, 2005

Competitive Factors Reports

Boston

Legacy Banks, Pittsfield, Massachusetts -- report on competitive factors of the proposed merger with its affiliate, Mutual Bancorp of the Berkshires.
- Submitted, August 11, 2005

Chicago

Main Street Bank & Trust, Champaign, Illinois -- report on competitive factors of the proposed merger with Citizens Savings Bank, Bloomington.
- Submitted, August 8, 2005

Philadelphia

Nova Savings Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Exton branch of Susquehanna Patriot Bank, Marlton, New Jersey.
- Submitted, August 9, 2005

San Francisco

Pacific Liberty Bank, Huntington Beach, California -- report on competitive factors of the proposed merger with PLB Acquisition Corporation, Santa Monica.
- Submitted, August 10, 2005

San Francisco

Pacific Western National Bank, Santa Monica, California -- report on competitive factors of the proposed merger with Pacific Liberty Bank, Huntington Beach.
- Submitted, August 10, 2005

Chicago

River Bank, Stoddard, Wisconsin -- report on competitive factors of the proposed merger with Farmers State Bank, Bangor.
- Submitted, August 8, 2005

Chicago

ShoreBank, Chicago, Illinois -- report on competitive factors of the proposed merger with ShoreBank, Cleveland, Ohio.
- Submitted, August 8, 2005

Competitive Factors Reports

Atlanta

Wauchula State Bank, Wauchula, Florida -- report on competitive factors of the proposed purchase of the Sebring branch of Citrus Bank, N.A., Vero Beach, Florida.
- Submitted, August 10, 2005

San Francisco

World Financial Capital Bank, Salt Lake City, Utah -- report on competitive factors of the proposed merger with JLB Service Bank, New Castle, Delaware.
- Submitted, August 8, 2005

Extensions Of Time

Dallas

FBC Bancshares, Inc., Conroe, Texas, and FBC Delaware Corporation, Wilmington, Delaware -- extension to November 23, 2005, to become bank holding companies and to acquire First Bank of Conroe, N.A.
- Granted, August 9, 2005

Richmond

First Charter Bank, Charlotte, North Carolina -- extension to March 9, 2006, to establish a branch at 7809 Colony Road.
- Granted, August 9, 2005

Dallas

First National Bank Group, Inc., Edinburg, Texas -- extension to November 12, 2005, to acquire 14.99 percent of Alamo Corporation of Texas, Alamo, and thereby acquire Alamo Corporation of Delaware, Wilmington, Delaware, and Alamo Bank of Texas, Alamo, Texas.
- Granted, August 11, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to November 5, 2005, to establish a branch at the intersection of Power and McDowell Roads, Mesa, Arizona.
- Granted, August 10, 2005

Extensions Of Time

Richmond

Old Line Bank, Waldorf, Maryland -- extension to February 13, 2006, to establish a branch at 1641 State Route 3 North, Crofton.

- Granted, August 10, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to September 5, 2006, to establish a branch at Military Trail and University Boulevard, Jupiter, Florida.

- Granted, August 10, 2005

Regulations And Policies

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the San Francisco Federal Reserve District (Docket No. R-1233).

- Approved, August 8, 2005

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 3-1/4 percent to 3-1/2 percent.

- Approved, August 9, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 13, 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) | Florence Bancorp, MHC, Florence, Massachusetts - to become a bank holding company through the acquisition of 100% of the voting shares of Florence Savings Bank, Florence, Massachusetts | Newspaper – 08/17/2005 Fed Reg – 08/15/2005 |
| 3(a)(1) & 3(a)(3) | Monson Financial Services MHC and Monson Financial Services Corp., both of Monson, Massachusetts - to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Monson savings Bank, Monson, Massachusetts | Newspaper – N/Avail Fed Reg – 09/01/2005 |

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> |
|----------------|---|
| Foreign Branch | Charter One Bank, National Association, Cleveland, Ohio - to establish a Cayman Islands branch in the British West Indies pursuant to Subpart A, section 221.3(b) of Regulation Y |

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, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| FBSEA | Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, to establish a representative office in New York, New York. | Newspaper – N/Avail |
| FBSEA | The Governor and Company of The Bank of Ireland, Dublin, Ireland, to establish a representative office in Los Angeles, California. | Newspaper – N/Avail |
| FBSEA | Kreditanstalt fur Wiederaufbau, Frankfurt, Germany, to establish a representative office in New York, New York. | 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> |
|-----------------------|---|--|
| *18C, 3A3, and Branch | Interchange Financial Services Corporation (“IFSC”) and its wholly-owned subsidiary, Interchange Bank (“Interchange”), both of Saddle Brook, New Jersey, seek the prior approval of the Board of Governors of the Federal Reserve System of the merger of Franklin Bank (“Franklin”), Nutley, New Jersey with and into Interchange and for IFSC to acquire 100% of the voting stock of Franklin Interchange Also requests approval pursuant to section 9 of the Federal Reserve Act to establish a branch office at the current location of Franklin upon completion of the merger. | Newspaper – 08/27/2005 Fed Reg – 09/06/2005 |
| *3A5 | NBT Bancorp Inc., Norwich, New York, proposes to acquire CNB Bancorp Inc., and thereby indirectly acquire City National Bank and Trust Company, both of Gloversville, New York. | Newspaper – N/Avail Fed Reg – 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> |
|-------------|--|--------------------------------------|
| 4C8 | HSH Nordbank AG, Hamburg, Germany and WestLB AG, Dusseldorf, Germany, to engage de novo through BoA Nevada Lending LLP, a joint venture investment, in extending credit and servicing loans. | Fed Reg – 09/01/2005 |
| 4C8 | Norddeutsche Landesbank Girozentrale, Hanover, Germany, proposes to engage de novo through Nord/LB Financial Services LLC, in financial and investment advisory services. | Fed Reg – N/Avail |

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**

Institution *Location*

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 13, 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> |
|-------------|--------------------|--|
| 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> | |
|-------------|---|--|
| FIRREA | Notice by Fulton Bancshares Corporation, McConnellsburg, PA to appoint Mr. John McNew as Senior Loan Officer, pursuant to Section 914 of FIRREA and Section 225.72 of Regulation Y. | |

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-----------------|---|--------------------------------------|
| *18(c) & Branch | Application by The Citizens Banking Company, Sandusky, OH to merge with First Citizens Bank, New Washington, OH and incident thereto establish branches | Newspaper – N/Avail |
| *Branch | Fifth Third Bank, Cincinnati, OH to establish a branch at 4923 William Penn Highway, Murraysville, PA | Newspaper – 08/05/2005 |
| *Branch | Fifth Third Bank, Cincinnati, OH to establish a branch at 4733 Suder Avenue, Toledo, OH | Newspaper – 08/05/2005 |

*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)(5) | Rurban Financial Corp., Defiance, Ohio to acquire Exchange Bancshares, Inc., Luckey, Ohio and as a result acquire all of the issued and outstanding capital stock of The Exchange Bank. Rurban will be the surviving corporation in the merger. Exchange Bank will operate as a separate bank subsidiary of Rurban following completion of the merger | Newspaper – 08/18/2005 Fed Reg – 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.

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Fidelity & Trust Bank, Bethesda, Maryland, to establish a branch at 1720 Eye Street, NW, Washington, D. C.* | Newspaper – 08/20/2005 |
| Branch | Bank of Clarke County, Berryville, Virginia, to establish a branch at Route 50 West, Round Hill Crossing, Winchester, Virginia.* | Newspaper – 08/23/2005 |

*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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 18(c) | Bank Independent, Sheffield, Alabama, to acquire certain assets and assume certain liabilities of 13 branches of Colonial Bank, N.A., Montgomery, Alabama. The branches are as follows: Athens Location-101 S. Clinton Street, Athens, Alabama; Hartselle Location-902 Highway 31 North, Hartselle, Alabama; Decatur Beltline Location-1425 Beltline Road SW, Decatur, Alabama; Decatur Main Location-102 2nd Avenue SE, Decatur, Alabama; Red Bay Location-117 4th Avenue South, Red Bay, Alabama; Moulton Location-720 Seminary Street, Moulton, Alabama; Russellville Location-101 Jackson Avenue, Russellville, Alabama; Tuscumbia Location-101 South Main Street, Tuscumbia, Alabama; Lexington Location-11250 Highway 101, Lexington, Alabama; Florence Downtown Location-201 E. Dr. Hicks Boulevard, Florence, Alabama; Village Square Location-13566 Highway 43 - South, Russellville, Alabama; Muscle Shoals Location-530 W. Avalon Avenue, Muscle Shoals, Alabama; Florence Mall Location-2704 Hough Road, Florence, Alabama.* | Newspaper – N/Avail |
| Branch | Compass Bank, Birmingham, Alabama, to establish a branch located in a kiosk at Colonial Bel Air Mall, 3299 Bel Air Mall, Mobile, Alabama, to be known as the Mobile - Bel Air Mall Branch.* | Newspaper – 08/23/2005 |
| Branch | Compass Bank, Birmingham, Alabama, to establish a branch located at 105 Doug Baker Boulevard, Birmingham, Alabama, to be known as the Doug Baker Branch.* | Newspaper – 08/23/2005 |
| Branch | Compass Bank, Birmingham, Alabama, to establish a branch located at 1085 East Baseline Road, Phoenix, Arizona, to be known as the Phoenix - Baseline Branch.* | Newspaper – 08/23/2005 |
| Branch | Compass Bank, Birmingham, Alabama, to establish a branch located at 5740 West Bell Road, Phoenix, Arizona, to be known as the Phoenix - Bell Branch.* | Newspaper – 08/23/2005 |
| Branch | Compass Bank, Birmingham, Alabama, to establish a branch located at 2780 West Peoria Avenue, Phoenix, Arizona, to be known as the Phoenix - Peoria Branch.* | Newspaper – 08/23/2005 |

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | IBERIABANK, Lafayette, Louisiana, to establish a branch located at 4565 LaSalle Street, Mandeville, Louisiana.* | Newspaper – 08/26/2005 |
| Branch | Regions Bank, Birmingham, Alabama, to establish a branch located at 3607 Cheryl Lane, Lafayette, Indiana.* | Newspaper – 08/16/2005 |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9407 W. Poplar Avenue, Germantown, Tennessee, to be known as the Poplar & Johnson Office.* | Newspaper – 08/21/2005 |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of U.S. Highway 70 and Airline Road, Arlington, Tennessee, to be known as the Arlington Kroger Office.* | Newspaper – 08/21/2005 |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3054 Columbia Avenue, Franklin, Tennessee, to be known as the Mack Hatcher Kroger Office.* | Newspaper – 08/21/2005 |

*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> |
|-------------|---|--|
| CIC | PanAmerican Bancorp, Miami, Florida, prior change in control notice filed by York Capital Management L.P., York Investment Limited, and York Global Partners, L.P., all of New York City, New York, to collectively acquire 24.76 percent of the outstanding shares of PanAmerican Bancorp, and its subsidiary bank, PanAmerican Bank, both of Miami, Florida. Pro forma total ownership will be 24.76 percent. | Newspaper – 08/25/2005 Fed Reg – 08/30/2005 |
| 3(a)(1) | Northside Bancshares, Inc., Northside Bancshares, Inc., Adairsville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Northside Bank, Adairsville, Georgia (in organization).* | Newspaper – 08/31/2005 Fed Reg – 09/02/2005 |

*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> |
|-------------|--------------------|
| 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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 3524 7th Avenue, Kenosha, Wisconsin.* | Newspaper – 08/19/2005 |

* 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) & 3(a)(1) | Capitol Bancorp, Ltd., Lansing, Michigan, indirectly through Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of Bank of Santa Barbara (in organization), Santa Barbara, California; and by Capitol Development Bancorp Limited III, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.* | Fed Reg – 08/23/2005 Newspaper – N/Avail |
| CIC | Notice by Ben D. Grimstad, Decorah, Iowa and Joseph L. Grimstad, Decorah, Iowa, individually, to acquire control of 40.1 percent of Security Agency, Inc., Decorah, Iowa, and thereby indirectly Decorah Bank & Trust Company, Decorah, Iowa. | Fed Reg – 08/22/2005 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.

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> |
| 830542 | Central State Bank 301 Iowa Avenue Muscatine, Iowa 52761 (563) 263-3131 | 04/18/2005 | 07/27/2005 | S | X | |

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, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Allied Bank, Mulberry, Arkansas, to establish a branch facility to be located at 112 Pointer Trail West, Van Buren, Arkansas.* | Newspaper – 08/07/2005 |

* 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> |
|-------------|--|--|
| CIC | Notice by Roger L. Gott, individually, Dennis W. Gott, individually, and Roger L. Gott, Dennis W. Gott, and Carl E. Eichenberger, all of Salem, Missouri, acting as a group in concert, to gain control of Town & Country Bancshares, Inc., Salem, Missouri. (Previously submitted during the week ending August 6, 2005.) | Newspaper – 08/23/2005 Fed Reg – 08/25/2005 |

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> | <i>Ending date of comment period</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 4th Quarter of 2005

| <i>Institution</i> | <i>Location</i> |
|-------------------------------|-------------------------|
| The Citizens Bank | Batesville, Arkansas |
| First Financial Bank | El Dorado, Arkansas |
| Heber Springs State Bank | Heber Springs, Arkansas |
| Simmons First Bank | Searcy, Arkansas |
| Citizens Bank & Trust Company | Van Buren, Arkansas |
| Midwest BankCentre | Lemay, Missouri |
| Peoples Bank & Trust Company | Troy, Missouri |
| Security Bank | Newbern, Tennessee |

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|----------------|---|--------------------------------------|
| 18(c) & Branch | American Bank of St. Paul, St. Paul, Minnesota, to merge with American Bank of Olivia, Olivia, Minnesota and incident thereto establish branches at 815 East Depue Avenue, Olivia, Minnesota and Main Street, Renville, Minnesota.* | Newspaper – N/Avail |
| Branch | Community Bank Austin, Austin, Minnesota, to establish a de novo branch facility to be located at 900 18th Avenue NW, Austin, Minnesota.* | Newspaper – 08/25/2005 |

* 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> |
|-------------|--|---|
| 4(c)(8) | Frandsen Financial Corporation, Forest Lake, Minnesota, to acquire 100 percent of QFC Bancorp, Virginia, Minnesota, and thereby indirectly acquire Queen City Federal Savings Bank, Virginia, Minnesota, and thereby operate a savings association.* | Fed Reg – 09/09/2005 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.

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 4th Quarter of 2005 October 1, 2005 to December 31, 2005

| <i>Institution</i> | <i>Location</i> |
|------------------------------------|---------------------------|
| BANKFIRST | Sioux Falls, South Dakota |
| Citizens Bank & Trust Company | Big Timber, Montana |
| Profinium Financial, Inc. | Truman, Minnesota |
| Heartland State Bank | Edgeley, North Dakota |
| Farmers State Bank | Faith, South Dakota |
| Flint Creek Valley Bank | Philipsburg, Montana |
| First PREMIER Bank | Sioux Falls, South Dakota |
| First Community Bank | Glasgow, Montana |
| Dakota Western Bank | Bowman, North Dakota |
| North Shore Bank of Commerce | Duluth, Minnesota |
| The Citizens State Bank of Choteau | Choteau, Montana |
| Western Bank of Wolf Point | Wolf Point, Montana |
| Yellowstone Bank | Laurel, Montana |

Section VI – CRA examinations scheduled for 4th Quarter of 2005 October 1, 2005 to December 31, 2005

Institution

Location

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received, as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Mr. James A. Colwell at the Federal Reserve Bank of Minneapolis, Division of Supervision, Regulation, and Credit, P. O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | WestStar Bank, Vail, Colorado, to temporarily establish a branch at 123 West Hampden Avenue, Unit A, Englewood, Colorado, which is to later be moved to 500 West Hampden Avenue, Englewood, Colorado. | Newspaper – 08/23/2005 |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| 3(a)(3) | Peak Banks of Colorado, Inc., Nederland, Colorado, to acquire up to 100 percent of the voting shares of Clear Creek Bank Corp., Idaho Springs, Colorado, parent of First State Bank, Idaho Springs, Colorado. | Newspaper – 09/12/2005 Fed Reg – 09/06/2005 |
| CIC | Notice by Basil G. Taylor, Danna Taylor, Tacy Nitzel, Larry Parsons, and Lori Parsons, all of Watonga, Oklahoma, acting as individuals and a group acting in concert, to acquire control of First State Bancorporation of Watonga, Inc., Watonga, Oklahoma, parent of First State Bank, Watonga, Oklahoma. | Newspaper – 08/24/2005 Fed Reg – 08/29/2005 |
| CIC | Notification by Marvin J. Carter and Donald C. Stamps, both of Lawton, Oklahoma, as trustees of the 2000 Green Family Trust, to acquire control of B.O.E. Bancshares, Inc., Lawton, Oklahoma, parent of Liberty National Bank, Lawton, Oklahoma. | Newspaper – N/Avail Fed Reg – 08/23/2005 |

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> |
|-----------------------------|---|
| Investment in Bank Premises | Citizens-Farmers Bank of Cole Camp, Cole Camp, Missouri, to increase its investment in bank premises. |

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> |
| 716851 | Community Bank of Raymore 801 W. Foxwood Drive Raymore, Missouri 64083-9195 | 05/23/2005 | 08/08/2005 | S | | X |

Section VI – CRA examinations scheduled for 4th Quarter of 2005

| <i>Institution</i> | <i>Location</i> |
|---------------------------------------|----------------------|
| High Plains Bank | Flagler, Colorado |
| Fidelity State Bank and Trust Company | Dodge City, Kansas |
| Citizens Farmers Bank of Cole Camp | Cole Camp, Missouri |
| FirstBank | Antlers, Oklahoma |
| First Bank and Trust Company | Broken Bow, Oklahoma |
| Union Bank of Chandler | Chandler, Oklahoma |

Section VI – CRA examinations scheduled for 4th Quarter of 2005

| <i>Institution</i> | <i>Location</i> |
|----------------------------|------------------------|
| Bank of Locust Grove | Locust Grove, Oklahoma |
| Security Bank | Pawnee, Oklahoma |
| F&M Bank and Trust Company | Tulsa, Oklahoma |
| Freedom Bank of Oklahoma | Tulsa, Oklahoma |
| Oregon Trail Bank | Guernsey, Wyoming |
| Uinta County State Bank | Mountain View, Wyoming |
| Union State Bank | Upton, Wyoming |

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 13, 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) | Country Holding Corp., Lakeway, TX, to become a bank holding company by acquiring 100 percent of Texas Country Bank, Lakeway, TX.,(de novo).* | Newspaper – 08/14/2005 Fed Reg – 08/12/2005 |

*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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

| <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 4th Quarter of 2005

| <i>Institution</i> | <i>Location</i> |
|----------------------------------|---|
| First Bank of Muleshoe 946461 | 202 S 1 st Street Muleshoe, Texas 79347 |
| Texas Bank 491569 | 8875 HWY 80 West Fort Worth, Texas 76776 |
| Bank of Commerce 352651 | 201 N Main McLean, Texas 79057 |

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 13, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| FBSEA | State Bank of India, Mumbai, India, to establish an uninsured branch in Jackson Heights, New York, pursuant to Section 7(d) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K. | Newspaper – 09/04/2005 |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| 3(a)(1) | FCB Bancorp, Camarillo, California, to become a bank holding company by acquiring 100 percent of First California Bank, Camarillo, California.* | Newspaper – 08/27/2005 Fed Reg – 08/26/2005 |
| 3(a)(5) | FCB Bancorp, Camarillo, California, to merge with South Coast Bancorp, Inc., and thereby indirectly acquire its subsidiary, South Coast Commercial Bank, both of Irvine, California.* | Newspaper – 08/27/2005 Fed Reg – 08/26/2005 |
| 3(a)(1) | NCB Financial, Las Vegas, Nevada, to become a bank holding company by acquiring 100 percent of Nevada Commerce Bank, Las Vegas, Nevada.* | Newspaper – 08/24/2005 Fed Reg – 08/22/2005 |
| CIC | Marianne Boyd Johnson, Las Vegas, Nevada, to acquire approximately 22.4 percent of the voting shares of Western Alliance Bancorporation, Las Vegas, Nevada, and thereby indirectly acquire shares of BankWest of Nevada, Las Vegas, Nevada, Torrey Pines Bank, San Diego, California, and Alliance Bank of Arizona, Phoenix, Arizona.* | Newspaper – 08/05/2005 Fed Reg – 08/02/2005 |

* 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

| Type | Application |
|------|-------------|
| 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:

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 number | Institution/Location | Examination date | CRA public date | CRA rating | Exam type | |
|-------------|--|------------------|-----------------|------------|-----------|------|
| | | | | | LrgBk | SmBk |
| 2209553 | Heritage Bank of Commerce 150 Almaden Blvd. San Jose, California 95113 | 04/18/2005 | 08/11/2005 | S | | X |

Section VI – CRA examinations scheduled for 4th Quarter of 2005

| Institution | Location |
|--|------------------------|
| 1 st Pacific Bank of California | San Diego, California |
| Pacific State Bank | Stockton, California |
| Spectrum Bank | Montebello, California |

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.