
Federal Reserve Release



H.2

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

No. 25

Week Ending June 23, 2007

Testimony And Statements

Consumer Credit Reports -- statement by Sandra Braunstein, Director, Division of Consumer and Community Affairs, before the House Committee on Financial Services.

- Published, June 19, 2007

Bank Branches, Domestic

First State Bank, Conway, Arkansas -- to establish a branch at 6039 Heber Spring Road West, Quitman.

- Approved, June 19, 2007

Regulations And Policies

Community Reinvestment Act -- publication for comment of new and revised interagency questions and answers regarding community reinvestment.

- Approved, June 22, 2007

Enforcement

Cumberland Bank, Franklin, Tennessee -- issuance of a consent order of prohibition against Joy McClard, a former employee.

- Announced, June 19, 2007

Mid America Bank and Trust Company, Dixon Missouri -- written agreement with the Federal Reserve Bank of St. Louis and the Missouri Division of Finance.

- Announced, June 19, 2007

RBC Centura Bank, Raleigh, North Carolina -- issuance of a consent order of assessment of a civil money penalty.

- Announced, June 19, 2007

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

RBOPS Reserve Bank Operational and Payment System
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at the Highland Meadows Golf Club, 7455 Erie Street, Sylvania.

- Approved, June 21, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2730 Elkham Road, Deltona, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the northwest corner of Courtland Boulevard and Fort Smith Road, Deltona, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2435 South Brentwood Boulevard, Brentwood, Missouri.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 200 East State Road 436, Casselberry, Florida.

- Approved, June 20, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3540 North 17-92, Lake Mary, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1199 Spring Centre South Boulevard, Altamonte Springs, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 9991 University Boulevard, Orlando, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the northeast corner of State Route 436 and Turnbull Road, Orlando, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 10401 Curry Ford Road, Orlando, Florida.

- Approved, June 20, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3165 Howland Road, Deltona, Florida.

- Approved, June 20, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 1700 North Broadway, Walnut Creek, California.

- Approved, June 20, 2007

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to establish a branch at 211 Hauenstein Road, Huntington.

- Approved, June 22, 2007

St. Louis

First State Bank of DeQueen DeQueen, Arkansas -- to establish a branch at 507 Front Street, Dierks.

- Approved, June 22, 2007

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to establish a branch at 322 East 13th Street, Murfreesboro.

- Approved, June 22, 2007

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at the corner of Highway 11-E and Clear Creek Road, Bristol, Virginia.

- Approved, June 18, 2007

Chicago

Shelby County State Bank, Shelbyville, Illinois -- to establish a branch at 920 East Main Street, Moweaqua.

- Approved, June 22, 2007

Kansas City

SolutionsBank, Overland Park, Kansas -- to establish a branch at 705 Northeast Woods Chapel Road, Lee's Summit, Missouri.

- Approved, June 19, 2007

Bank Holding Companies

San Francisco

1st Century Bancshares, Inc., Los Angeles, California -- to become a bank holding company and to acquire 1st Century Bank, National Association.

- Approved, June 22, 2007

Chicago

Bankers' Bancorporation, Inc., Madison, Wisconsin -- to engage de novo in financial and investment advisory activities.

- Approved, June 19, 2007

Bank Holding Companies

Richmond

Bradford Bancorp, Inc., Baltimore, Maryland -- waiver of application to become a bank holding company and to acquire Patapsco Bancorp, Inc., Dundalk, in connection with the merger of The Patapsco Bank and Bradford Bank, Baltimore, a federal savings bank.

- Granted, June 22, 2007

Cleveland

Community Bancshares, Inc., McArthur, Ohio -- waiver of application to acquire Salt Creek Valley Bancshares, Inc., Laurelville, in connection with the merger of their respective subsidiaries, Vinton County National Bank, McArthur, and The Salt Creek Valley Bank, Laurelville.

- Granted, June 18, 2007

Atlanta

Enterprise Bancorp, Inc., Palm Beach Gardens, Florida -- to become a bank holding company and to acquire Enterprise National Bank of Palm Beach.

- Withdrawn, June 21, 2007

Atlanta

First Boaz Bancorporation, Boaz, Alabama -- to acquire First Bank Mortgage Services, Inc. and thereby engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, June 19, 2007

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire shares of Vermillion Bankshares, Inc., Vermillion, and Vermillion State Bank.

- Approved, June 21, 2007

Bank Holding Companies

Atlanta

Security Bank Corporation, Macon, Georgia -- to merge with First Commerce Community Bankshares, Inc., Douglasville, and thereby acquire First Commerce Community Bank.

- Approved, June 22, 2007

General Counsel

United Bancorporation of Wyoming, Inc., Jackson, Wyoming -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, June 20, 2007

Change In Bank Control

St. Louis

Jackson Financial Corporation, Mayfield, Kentucky -- change in bank control.

- Permitted, June 20, 2007

Extensions Of Time

St. Louis

Patriot Bank, Millington, Tennessee -- extension to September 19, 2007, to establish a branch in Patriot Square near the intersection of Munford Atoka Avenue and Highway 51 South, Atoka.

- Granted, June 19, 2007

Cleveland

SV Bancorp, Inc., Wyoming, Ohio -- extension to September 25, 2007, to become a bank holding company and to acquire Spring Valley Bank.

- Granted, June 22, 2007

International Operations

Chicago

The Northern Trust Company, Chicago, Illinois -- to establish a branch in Melbourne, Australia.

- Withdrawn, June 18, 2007

Membership

St. Louis

Lawrenceburg Bank and Trust Company, Harrodsburg, Kentucky -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, June 22, 2007

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-1289).

- Approved, June 20, 2007

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending June 23, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by The Connecticut Bank and Trust Company, Hartford, Connecticut, to open a de novo branch in Rocky Hill, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Not available Federal Register: Not applicable
ROYAL BANK OF SCOTLAND GROUP PLC, THE	* 3A3 Other Foreign * 3A1	Application by the Royal Bank of Scotland Group, plc, Edinburgh, Scotland, Fortis N.V., Utrecht, Netherlands, Fortis SA/NV, Brussels, Belgium, Banco Santander Central Hispano, S.A., Madrid, Spain, and RFS Holdings B.V., Amsterdam, Netherlands, to control ABN AMRO Holding N.V., Amsterdam, Netherlands, and thereby indirectly acquire: (i) LaSalle Bank National Association, Chicago, Illinois, and LaSalle Bank Midwest National Association, Troy, Michigan, pursuant to section 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and (ii) Standard Federal International LLC, and LaSalle Trade Services Corporation, both of Chicago, Illinois, pursuant to section 211.5 of Regulation K. The application also requests financial holding company status for Santander Holanda B.V., Delft, Netherlands, Fortis Bank Nederland (Holding) N.V., Utrecht, Netherlands, and RFS Holdings B.V., Amsterdam, Netherlands, pursuant to section 225.82(f) of Regulation Y.	Newspaper: Not available Federal Register: Not available

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending June 23, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
DORAL GP LTD.	* 3A1 * 4c8	Application and Notice by Doral GP, Ltd., Doral Holdings, LP and Doral Holdings Delaware, LLC all of New York, New York, pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act to acquire up to 95 percent of Doral Financial Corporation, San Juan, Puerto Rico ("Doral") and thereby acquire Doral's wholly-owned bank subsidiary, Doral Bank, San Juan, Puerto Rico and Doral's wholly-owned federal savings bank, Doral Bank, FSB, New York, New York.	Newspaper: 06/13/2007 Federal Register: 06/14/2007
First Hope Bancorp	* 3A1	First Hope Bancorp, Hope, New Jersey, to become an one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act, and Section 225.15 of Regulation Y, by acquiring First Hope Bank, Hope, New Jersey.	Newspaper: Not available Federal Register: Not available
LANDSBANKI ISLANDS HF	FBSEA	Landsbanki Islands hf., Reykjavik, Iceland, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act	Newspaper: Not available Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 23, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 23, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at the Highland Meadows Golf Club, 7455 Erie Street, Sylvania, OH.	Newspaper: 06/12/2007 Federal Register: Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 23, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
SHORE BANK	* Branch	Shore Bank, Onley, Virginia, proposes to establish a branch at 103 Pocomoke Marketplace, Pocomoke, Maryland.	Newspaper: 07/02/2007 Federal Register: Not applicable
UNION BANK AND TRUST COMPANY	* 18C	Union Bank and Trust Company, Bowling Green, Virginia, to acquire certain assets and assume certain liabilities of the Charlottesville, Virginia, branch office of Provident Bank of Maryland, Baltimore, Maryland.	Newspaper: 07/20/2007 Federal Register: Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending June 23, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCOLOMBIA S.A.	4c8	Bancolombia S.A., Medellin, Columbia, proposes to acquire Bienes y Servicios,S.A., Santa Tecla, El Salvador, and thereby engage in activities related to money transfer services and selling prepaid calling cards. The activities will be engaged in pursuant to 12 C.F.R. § 225.28(b)(14) and prior Board Orders (see Midland Bank, PLC, 76 Fed. Res. Bull. 860 (October 1990); Norwest Corporation, 81 Fed. Res. Bull. 1130 (December 1995); and Popular, Inc., 84 Fed. Res. Bull. 481 (June 1998 (prepaid telephone cards). See also BankBoston Corporation, et. al., 85 Fed. Res. Bull. 582 (August 1999) (electronic fund transfer related data processing and transmission services); The Bank of Nova Scotia, et. al., 83 Fed. Res. Bull. 127 (February 1997) (foreign exchange clearing and settlement services); CoreStates Financial Corp., et. al., 79 Fed. Res. Bull. 1158 (December 1993) (electronic payments devices); Avantor Financial Corporation, 76 Fed. Res. Bull. 779 (September 1990) (electronic fund transfer services); Citicorp, 68 Fed. Res. Bull. 505 (August 1982) (electronic fund transfers and check clearing and collection services).	Newspaper: Not applicable Federal Register: 07/23/2007
BANCTRUST FINANCIAL GROUP, INC.	* 3A5	BancTrust Financial Group, Mobile, Alabama, to merge with Peoples BancTrust Company, Inc., and thereby acquire its subsidiary, Peoples Bank & Trust Company, both of Selma, Alabama.	Newspaper: Not available Federal Register: 07/23/2007
FOOTHILLS BANK & TRUST	* Branch	Foothills Bank & Trust, Maryville, Tennessee, to establish a mobile branch that will serve Blount County and Knox County, Tennessee.	Newspaper: 07/02/2007 Federal Register: Not applicable
MARCO COMMUNITY BANCORP, INC.	CIC	Marco Community Bancorp, Inc., Marco Island, Florida, prior change in control notice filed by BC Qualified Family Partnership, LLLP, Naples, Florida, to acquire 24.84 percent of the outstanding shares of Marco Community Bancorp, Inc., and its subsidiary, Marco Community Bank, both of Marco Island, Florida.	Newspaper: 07/04/2007 Federal Register: 07/12/2007
MARCO COMMUNITY BANCORP, INC.	CIC	Marco Community Bancorp, Inc., Marco Island, Florida, prior change in control notice filed by LF QFP, LLLP, Naples, Florida, to acquire 15.28 percent of the outstanding shares of Marco Community Bancorp, Inc., and its subsidiary, Marco Community Bank, both of Marco Island, Florida.	Newspaper: 07/09/2007 Federal Register: 07/12/2007

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 23, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: 301 West 11th Street, Houston, Texas, to be known as the Houston Heights Branch; Dorchester Drive and Centre Court, Alexandria, Louisiana, to be known as the Dorchester Finanacial Center; 2255 Towne Lake Parkway, Woodstock, Georgia, to be known as the Woodstock Branch; 1015 Cowan Road, Gulfport, Mississippi, to be known as the Cowan Road Branch; 1848 Highway 138, Conyers, Georgia, to be known as the Conyers Branch; and 1749 Manhattan Boulevard/Target Retail Center, Harvey, Louisiana, to be known as the Manhattan Boulevard Branch.	Newspaper: 07/03/2007 Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 23, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMUNITY BANK, AUSTIN	* 18C * Branch	Community Bank, Austin, Austin, Minnesota, to purchase three offices from Associated Bank, National Association, Green Bay, Wisconsin, and thereby to establish three branches.	Newspaper: Not available Federal Register: Not applicable
INLAND BANCORP HOLDING COMPANY	* 3A3 * 3A1	Inland Bancorp Holding Company, Oak Brook, Illinois, to indirectly acquire 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois, and by Inland Financial Acquisitions, Inc., Oak Brook, Illinois, to become a bank holding company by directly acquiring 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois.	Newspaper: Not available Federal Register: 07/13/2007

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2929075	GOSHEN CMNTY BK, GOSHEN, INDIANA	10/10/2006	05/11/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending June 23, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
ANB BANCSHARES, INC	CIC	Notice by ANB Financial N.A. Employee Stock Ownership Plan, Rogers, Arkansas, and its trustees, Debra G. Jackson, Gentry, Arkansas; Gregory D. Landis, Centerton, Arkansas; and Charles H. Brannan, Rogers, Arkansas, to retain control of ANB Bancshares, Inc., Rogers, Arkansas.	Newspaper: 07/03/2007 Federal Register: Not available
FIRST HORIZON NATIONAL CORPORATION	* 3A3 * 3A1	First Horizon National Corporation, Memphis, Tennessee, and its subsidiary bank, First Tennessee Bank National Association, Memphis, Tennessee, to acquire 100 percent of Centerville State Bank, Centerville, Kansas.	Newspaper: 07/13/2007 Federal Register: 07/19/2007
FIRST STATE BANK OF DEQUEEN	* Branch	First State Bank of De Queen, De Queen, Arkansas, to establish a branch facility to be located at 322 East 13th Street, Murfreesboro, Arkansas.	Newspaper: 06/15/2007 Federal Register: Not applicable
FIRST STATE BANK OF DEQUEEN	* Branch	First State Bank of De Queen, De Queen, Arkansas, to establish a branch facility to be located at 507 Front Street, Dierks, Arkansas.	Newspaper: 06/15/2007 Federal Register: Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 23, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST BANK OF BALDWIN, THE	* 18C * Branch	First Bank of Baldwin, Baldwin, Wisconsin to merge with Bank of Spring Valley Spring Valley, Wisconsin and thereto establish branches at 320 McKay Street Spring Valley, Wisconsin and 409 Main Street Plum City, Wisconsin.	Newspaper: 06/30/2007 Federal Register: Not applicable
KENSINGTON BANCORP., INC.	CIC	Notice by William Sexton, Incline Village, Nevada, as an individual, and as part of a group acting in concert with Kevin Noble, Minnetonka, Minnesota, Brian Schoenborn, Saint Joseph, Minnesota, and Jason Noble, Clara City, Minnesota, to acquire control of Kensington Bancorp, Inc., Kensington, Minnesota and thereby indirectly acquire control of First State Bank of Kensington, Kensington, Minnesota.	Newspaper: Not available Federal Register: 07/05/2007
MERCHANTS FINANCIAL GROUP, INC.	* 3A5	Merchants Financial Group, Inc., Winona, Minnesota, to acquire 100 percent of Jerema, Inc., Cannon Falls, Minnesota, and thereby indirectly acquire The First National Bank in Cannon Falls, Cannon Falls, Minnesota.	Newspaper: Not available Federal Register: 07/09/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 23, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
B BANK, INC.	CIC	Notice by Brandon J. Berkley, Denver, Colorado; Cara D. Berkley, Overland Park, Kansas; and Claudia D. Berkley, Downs, Kansas; to retain ownership of B Bank, Inc., parent of State Bank of Downs, both in Downs, Kansas, as members of the Berkley family group.	Newspaper: Not available Federal Register: 07/12/2007
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 2300 Louisiana NE, Albuquerque, New Mexico.	Newspaper: 06/29/2007 Federal Register: Not applicable
SOLERA NATIONAL BANCORP, INC.	* 3A1	Solera National Bancorp, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of Solera National Bank (in organization), both in Lakewood, Colorado.	Newspaper: Not available Federal Register: Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
348159	BANK OF BENNINGTON, BENNINGTON, NEBRASKA	03/05/2007	06/07/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending June 23, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BOC HOLDINGS CORPORATION	* 3A1	BOC Holdings Corp., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Crowley Holding Company, Crowley, Texas, and indirectly acquire The Bank of Crowley, Crowley, Texas.	Newspaper: 07/16/2007 Federal Register: 07/19/2007
MS FINANCIAL, INC.	CIC	Notice has been filed by John Luther King, Jr, Dallas, Texas.; Teresa Ann King, Dallas, Texas; LKCM Investment Partnership, L.P., Ft. Worth, Texas; New Summit Partners, L.P., Ft. Worth, Texas; LKCM Private Discipline Master Fund, SPC, Grand Cayman, Cayman Islands; J. Bryan King, Ft. Worth, Texas; and Mason D. King, Ft. Worth, Texas, together, acting in concert, to increase their ownership and voting control of MS Financial, Inc., Kingwood, Texas, from 7.97 percent to 12.69 percent, and indirectly acquire Main Street Bank, Kingwood, Texas.	Newspaper: 07/03/2007 Federal Register: 06/29/2007
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 3707 Camp Bowie Blvd., Fort Worth, Texas 76107-3353.	Newspaper: 07/05/2007 Federal Register: Not applicable
TRUSTTEXAS MUTUAL HOLDING COMPANY	* 3A1	TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc., Cuero, Texas, to become bank holding companies by acquiring 100 percent of TrustTexas Bank, S.S.B., Cuero, Texas.	Newspaper: Not available Federal Register: 06/26/2007
TTC HOLDINGS, INC.	* 3A1 4c8	TTC Holdings, Inc., San Antonio, Texas, and TTC Holdings of Delaware, Inc., Wilmington, Delaware, to become bank holding companies by acquiring 100 percent of The Trust Company, San Antonio, Texas. TTC Holdings, Inc., San Antonio, Texas, and TTC Holdings of Delaware, Inc., Wilmington, Delaware, to engage in Securities Brokerage Activities through Presidio Financial Services, Inc., San Antonio, Texas, pursuant to Section 225.28(b)(7)(i) of Regulation Y.	Newspaper: 07/11/2007 Federal Register: 07/13/2007

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 23, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Greater Bay Bancorp, East Palo Alto, California, and thereby indirectly acquire its subsidiary, Greater Bay Bank, N.A., Palo Alto, California.	Newspaper: 07/21/2007 Federal Register: 07/23/2007
GRANITE BANCSHARES, INC.	* 3A1	Granite Bancshares, Inc., to become a bank holding company by acquiring 100 percent of Granite Community Bank, N.A., both of Granite Bay, California.	Newspaper: 07/06/2007 Federal Register: 07/06/2007
SILICON VALLEY BANK	Foreign Branch	Silicon Valley Bank, Santa Clara, California, to establish a branch in George Town, Grand Cayman, Cayman Islands, B.W.I., pursuant to Section 211.3(b)(2) of Regulation K.	Newspaper: Not applicable Federal Register: Not applicable
WCB HOLDINGS, INC.	* 3A1	WCB Holdings, Inc., to become a bank holding company by acquiring 100 percent of Western Commercial Bank, both of Woodland Hills, California.	Newspaper: Not available Federal Register: 07/16/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
871769	FARMERS & MRCH BK, LONG BEACH, CALIFORNIA	02/20/2007	06/14/2007	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Release



H.2

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

No. 25

Week Ending June 23, 2007

Testimony And Statements

Consumer Credit Reports -- statement by Sandra Braunstein, Director, Division of Consumer and Community Affairs, before the House Committee on Financial Services.

- Published, June 19, 2007

Bank Branches, Domestic

First State Bank, Conway, Arkansas -- to establish a branch at 6039 Heber Spring Road West, Quitman.

- Approved, June 19, 2007

Regulations And Policies

Community Reinvestment Act -- publication for comment of new and revised interagency questions and answers regarding community reinvestment.

- Approved, June 22, 2007

Enforcement

Cumberland Bank, Franklin, Tennessee -- issuance of a consent order of prohibition against Joy McClard, a former employee.

- Announced, June 19, 2007

Mid America Bank and Trust Company, Dixon Missouri -- written agreement with the Federal Reserve Bank of St. Louis and the Missouri Division of Finance.

- Announced, June 19, 2007

RBC Centura Bank, Raleigh, North Carolina -- issuance of a consent order of assessment of a civil money penalty.

- Announced, June 19, 2007

H.2 Actions under delegated authority

June 17, 2007 to June 23, 2007

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operational and Payment System

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at the Highland Meadows Golf Club, 7455 Erie Street, Sylvania.

- Approved, June 21, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2730 Elkham Road, Deltona, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the northwest corner of Courtland Boulevard and Fort Smith Road, Deltona, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2435 South Brentwood Boulevard, Brentwood, Missouri.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 200 East State Road 436, Casselberry, Florida.

- Approved, June 20, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3540 North 17-92, Lake Mary, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1199 Spring Centre South Boulevard, Altamonte Springs, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 9991 University Boulevard, Orlando, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the northeast corner of State Route 436 and Turnbull Road, Orlando, Florida.

- Approved, June 20, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 10401 Curry Ford Road, Orlando, Florida.

- Approved, June 20, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3165 Howland Road, Deltona, Florida.

- Approved, June 20, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 1700 North Broadway, Walnut Creek, California.

- Approved, June 20, 2007

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to establish a branch at 211 Hauenstein Road, Huntington.

- Approved, June 22, 2007

St. Louis

First State Bank of DeQueen DeQueen, Arkansas -- to establish a branch at 507 Front Street, Dierks.

- Approved, June 22, 2007

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to establish a branch at 322 East 13th Street, Murfreesboro.

- Approved, June 22, 2007

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at the corner of Highway 11-E and Clear Creek Road, Bristol, Virginia.

- Approved, June 18, 2007

Chicago

Shelby County State Bank, Shelbyville, Illinois -- to establish a branch at 920 East Main Street, Moweaqua.

- Approved, June 22, 2007

Kansas City

SolutionsBank, Overland Park, Kansas -- to establish a branch at 705 Northeast Woods Chapel Road, Lee's Summit, Missouri.

- Approved, June 19, 2007

Bank Holding Companies

San Francisco

1st Century Bancshares, Inc., Los Angeles, California -- to become a bank holding company and to acquire 1st Century Bank, National Association.

- Approved, June 22, 2007

Chicago

Bankers' Bancorporation, Inc., Madison, Wisconsin -- to engage de novo in financial and investment advisory activities.

- Approved, June 19, 2007

Bank Holding Companies

Richmond

Bradford Bancorp, Inc., Baltimore, Maryland -- waiver of application to become a bank holding company and to acquire Patapsco Bancorp, Inc., Dundalk, in connection with the merger of The Patapsco Bank and Bradford Bank, Baltimore, a federal savings bank.

- Granted, June 22, 2007

Cleveland

Community Bancshares, Inc., McArthur, Ohio -- waiver of application to acquire Salt Creek Valley Bancshares, Inc., Laurelville, in connection with the merger of their respective subsidiaries, Vinton County National Bank, McArthur, and The Salt Creek Valley Bank, Laurelville.

- Granted, June 18, 2007

Atlanta

Enterprise Bancorp, Inc., Palm Beach Gardens, Florida -- to become a bank holding company and to acquire Enterprise National Bank of Palm Beach.

- Withdrawn, June 21, 2007

Atlanta

First Boaz Bancorporation, Boaz, Alabama -- to acquire First Bank Mortgage Services, Inc. and thereby engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, June 19, 2007

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire shares of Vermillion Bankshares, Inc., Vermillion, and Vermillion State Bank.

- Approved, June 21, 2007

Bank Holding Companies

Atlanta

Security Bank Corporation, Macon, Georgia -- to merge with First Commerce Community Bankshares, Inc., Douglasville, and thereby acquire First Commerce Community Bank.

- Approved, June 22, 2007

General Counsel

United Bancorporation of Wyoming, Inc., Jackson, Wyoming -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, June 20, 2007

Change In Bank Control

St. Louis

Jackson Financial Corporation, Mayfield, Kentucky -- change in bank control.

- Permitted, June 20, 2007

Extensions Of Time

St. Louis

Patriot Bank, Millington, Tennessee -- extension to September 19, 2007, to establish a branch in Patriot Square near the intersection of Munford Atoka Avenue and Highway 51 South, Atoka.

- Granted, June 19, 2007

Cleveland

SV Bancorp, Inc., Wyoming, Ohio -- extension to September 25, 2007, to become a bank holding company and to acquire Spring Valley Bank.

- Granted, June 22, 2007

International Operations

Chicago

The Northern Trust Company, Chicago, Illinois -- to establish a branch in Melbourne, Australia.

- Withdrawn, June 18, 2007

Membership

St. Louis

Lawrenceburg Bank and Trust Company, Harrodsburg, Kentucky -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, June 22, 2007

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-1289).

- Approved, June 20, 2007