
Federal Reserve Release



H.2

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

No. 9

Week Ending March 3, 2007

Testimony And Statements

The Aging Workforce -- testimony by Vice Chairman Kohn before Senate Special Committee on Aging.

- Published, February 28, 2007

Long-term Fiscal Challenges and the Economy -- statement by Chairman Bernanke before the House Committee on the Budget.

- Published, February 28, 2007

Bank Holding Companies

Community Bankshares, Inc., Greenwood Village, Colorado -- to acquire Citizens Financial Corporation, Cortez, and The Citizens State Bank of Cortez.

- Approved, March 1, 2007

Regulations And Policies

Interagency Statement on Subprime Mortgage Lending -- publication for comment to address safety and soundness and consumer disclosure issues related to certain adjustable-rate mortgage products marketed to subprime borrowers.

- Approved, March 2, 2007

Enforcement

Bank of America Corporation, Charlotte, North Carolina -- written agreement dated February 9, 2005, terminated February 27, 2007.

- Announced, February 27, 2007

| | | | |
|-----------------|------------------------------------|--------------|---|
| 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

The Bank of Fayette County, Moscow, Tennessee -- to establish a branch at 25205 Highway 57, Grand Junction.
- Approved, February 28, 2007

Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish branches at 2255 Buford Highway, Buford, and 6225 Sugarloaf Parkway, Duluth.
- Approved, March 1, 2007

San Francisco

Community First Bank, Prineville, Oregon -- to establish a branch at 550 Northwest Franklin Avenue, Bend.
- Approved, March 1, 2007

Kansas City

Cornerstone Bank, York, Nebraska -- to establish a branch at 810 North Diers Avenue, Grand Island.
- Approved, March 2, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 10150 West Sprague Road, Parma.
- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 972 East 185th Street, Cleveland.
- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1010 Old Diley Road, Pickerington.
- Approved, February 27, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1616 West 117th Street, Lakewood.

- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 8028 North Dixie Drive, Dayton.

- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 28953 Euclid Avenue, Wickliffe.

- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2100 West Stadium Boulevard, Ann Arbor.

- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3927 West Eight Mile Road, Detroit.

- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1833 Coolidge Highway, Berkley.

- Approved, February 27, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 19111 Telegraph Road, Detroit.

- Approved, February 27, 2007

Bank Branches, Domestic

Chicago

First American Bank, Fort Dodge, Iowa -- to establish a branch at 640 Highway 1 West, Iowa City.

- Approved, March 1, 2007

Kansas City

The First State Bank and Trust Company of Larned, Larned, Kansas -- to establish a branch at 7206 College Boulevard, Overland Park.

- Approved, March 1, 2007

Chicago

HomeFederal Bank, Columbus, Indiana -- to establish a branch at 1901 Taylor Road.

- Approved, February 26, 2007

Atlanta

TriSummit Bank, Kingsport, Tennessee -- to establish a branch at 425 State Street, Bristol, Virginia.

- Approved, February 26, 2007

Cleveland

WesBanco Bank, Inc., Wheeling, West Virginia -- to establish a branch at 100 Cabela Drive, Triadelphia.

- Approved, March 2, 2007

Bank Holding Companies

St. Louis

Central Banccompany, Jefferson City, Missouri -- to acquire Twenty-First Century Financial Services Company, Tulsa, Oklahoma, and thereby acquire ONB Bank and Trust Company.

- Approved, March 2, 2007

Kansas City

Columbian Financial Corporation, Overland Park, Kansas -- to acquire The Bank, Weatherford, Texas.

- Approved, March 1, 2007

Bank Holding Companies

Chicago

First Berne Financial Corporation, Berne, Indiana -- to engage de novo in extending credit and servicing loans.

- Approved, February 27, 2007

Minneapolis

FSB Bancorp, Inc., Sioux Falls, South Dakota -- to become a bank holding company and to acquire The Farmers State Bank of Turton, Turton.

- Withdrawn, March 2, 2007

Philadelphia

HNB Bancorp Inc., Halifax, Pennsylvania -- to become a bank holding company and to acquire Halifax National Bank.

- Approved, February 28, 2007

Chicago

Millennium Bancorp, Inc., Morton Grove, Illinois -- to become a bank holding company and to acquire Millennium Bank, Des Plaines, a de novo bank.

- Approved, February 27, 2007

Boston

New England Bancshares, Inc., Enfield, Connecticut -- to become a bank holding company and to acquire First Valley Bancorp, Inc., Bristol, and Valley Bank, and to retain Enfield Federal Savings and Loan Association, Enfield.

- Approved, March 1, 2007

Boston

New Hampshire Thrift Bancshares, Inc., Newport, New Hampshire -- waiver of application to merge with First Brandon Financial Corporation, Brandon, Vermont, in connection with the merger of First Brandon National Bank and Lake Sunapee Bank, fsb, Newport, New Hampshire.

- Withdrawn, February 26, 2007

Chicago

Partnership Community Bancshares, Inc., Tomah, Wisconsin -- to become a bank holding company and to acquire 91 percent of the shares of The Bancorp of Tomah, Inc., and thereby indirectly acquire First Bank.

- Approved, March 2, 2007

Bank Holding Companies

Director, BS&R

Wachovia Corporation, Charlotte, North Carolina -- waiver of remainder of notification period for the proposed investment by Wachovia Bank, N.A. in a de novo foreign bank, Wachovia Bank International, Dublin, Ireland.

- Granted, March 1, 2007

Bank Mergers

Philadelphia

Sterling Banks, Inc., Mount Laurel, New Jersey -- to become a bank holding company and to acquire Sterling Bank; and for Sterling Bank to merge with Peoples Savings Bank, Bordentown, in connection with the acquisition of its parent, Farnsworth Bancorp, Inc., by Sterling Banks, Inc. as part of a reorganization.

- Approved, February 28, 2007

Bank Premises

St. Louis

Bank of Hillsboro, Hillsboro, Missouri -- to increase its investment in bank premises.

- Approved, March 1, 2007

Cleveland

Somerset Trust Company, Somerset, Pennsylvania -- to make an additional investment in bank premises.

- Approved, February 26, 2007

Change In Bank Control

Philadelphia

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- change in bank control.

- Permitted, February 27, 2007

Minneapolis

Western Holding Company of Wolf Point, Wolf Point, Montana -- change in bank control.

- Permitted, March 2, 2007

Extensions Of Time

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- extension to June 30, 2007, to establish a branch at the intersection of 71st Street South and South Union Avenue, Tulsa.

- Granted, March 1, 2007

Dallas

BT Holdings, Inc., Quitman, Texas -- extension to June 7, 2007, to become a bank holding company and to acquire Quitman Bancorporation, Inc. and indirectly acquire Quitman Bancorporation of Delaware, Inc., Wilmington, Delaware, and Bank Texas, National Association, Quitman.

- Granted, March 2, 2007

Atlanta

First Citrus Bancorporation, Inc., Tampa, Florida -- extension to July 16, 2007, to become a bank holding company and to acquire First Citrus Bank.

- Granted, February 28, 2007

Kansas City

First Option Bank, Osawatomie, Kansas -- extension to July 19, 2007, to establish a branch at 223rd Street and Price Chopper Drive, Spring Hill.

- Granted, March 2, 2007

Dallas

Industry Bancshares, Inc., Industry, Texas, and Industry Holdings, Inc., Wilmington, Delaware -- extension to June 20, 2007, to acquire Community Bancorporation, Inc., Bellville, Texas, and indirectly acquire Bellville Holdings, Inc., Wilmington, Delaware, and First National Bank of Bellville, Bellville.

- Granted, March 2, 2007

Richmond

TrustAtlantic Financial Corporation, Raleigh, North Carolina -- extension to June 6, 2007, to become a bank holding company and to acquire Millennia Community Bank, Greenville.

- Granted, February 28, 2007

Financial Holding Companies

Atlanta

FCB Bancshares, Inc., Cullman, Alabama -- election to become a financial holding company.

- Effective, February 27, 2007

Atlanta

Nexity Financial Corporation, Birmingham, Alabama -- election to become a financial holding company.

- Effective, February 27, 2007

San Francisco

Western Alliance Bancorporation, Las Vegas, Nevada -- election to become a financial holding company.

- Effective, March 2, 2007

Membership

Atlanta

CapitalMark Bank & Trust, Chattanooga, Tennessee, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, March 2, 2007

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|------------------------|-----------------------|--|---|
| BUTLER BANCORP, MHC | * 3A5 * 3A3 | Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to acquire Marlborough Bancorp, MHC and its subsidiary bank, Marlborough Co-operative Bank, both of Marlborough, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. | Newspaper: Not available Federal Register: 03/26/2007 |
| CHITTENDEN CORPORATION | * 3A3 * 3A5 4c8 | Chittenden Corporation, Burlington, Vermont to acquire: i) Merrill Merchants Bancshares, Inc. and Merrill Merchants Bank, both of Bangor, Maine, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act; and ii) greater than 5% of M&M Consulting Limited Liability Company, Bangor, Maine and Profit Protection, L.L.C., Fort Lauderdale, Florida pursuant to section 4(c)(8) of the BHC Act. | Newspaper: Not available Federal Register: Not available |
| CHITTENDEN CORPORATION | 4c8 | Chittenden Corporation to acquire greater than 5% of M&M Consulting Limited Liability Company, Bangor, Maine and Profit Protection, L.L.C., Fort Lauderdale, Florida pursuant to sections 4(c)(8) and 4(j) of the BHC Act. | Newspaper: Not applicable Federal Register: Not applicable |
| MERRIMACK BANCORP MHC | * 3A3 | Merrimack Bancorp, MHC, Concord, New Hampshire to acquire 100% of the voting shares of Bow Mills Bank, Bow, New Hampshire pursuant to section 3(a)(3) of the BHC Act. | Newspaper: Not available Federal Register: 02/12/2007 |

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 |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

District: 2
Federal Reserve Bank of New York
Filings received during the week ending March 3, 2007

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--|-------------|---|--|
| AMBOY BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN | * 3A1 | Amboy Bancorporation Employee Stock Ownership Plan requests approval to become a bank holding company, pursuant to Section 3(a)(1) of the BHC Act of 1956 and Section 225.15 of Regulation Y, by acquiring up to 26% of the common stock of Amboy Bancorporation, both of Old Bridge, New Jersey. | Newspaper: Not available Federal Register: 03/23/2007 |
| CHEMUNG CANAL TRUST COMPANY | * 18C | Chemung Canal Trust Company, Elmira, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act, to merge with Partners Interim Bank, a wholly-owned subsidiary of Partners Trust Bank ("Partners Trust"), both of Utica, New York, and thereby acquire certain trust accounts from Partners Trust. | Newspaper: Not available Federal Register: Not applicable |
| CHINA MERCHANTS BANK CO. LTD. | FBSEA | China Merchants Bank Co., Ltd., Shenzhen, Peoples Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in New York. | Newspaper: Not available Federal Register: Not applicable |

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

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

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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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 |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|--------------------|--|---|
| PNC FINANCIAL SERVICES GROUP, INC., THE | Investment | PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, through its wholly-owned subsidiary PFPC Worldwide, Inc., is seeking a banking license for its existing Dublin, Ireland subsidiary PFPC Trustee & Custodial Services Limited pursuant to sections 211.9(e) and (f) of Regulation K | Newspaper: Not applicable Federal Register: Not applicable |
| STATE BANK AND TRUST COMPANY, THE | * 18C * Branch | Application by The State Bank and Trust Company, Defiance, OH to merge with The Exchange Bank, Luckey, OH pursuant to Section 18(c) of the Federal Deposit Insurance Act. | Newspaper: Not available Federal Register: Not applicable |

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------------------|--------------------|--|--|
| BANK OF THE COMMONWEALTH | * Branch | Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at 562 Carotoke Highway, Moyock, North Carolina. | Newspaper: 03/10/2007 Federal Register: Not applicable |
| BANK OF THE COMMONWEALTH | * Branch | Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at 1304 Greenbrier Parkway, Chesapeake, Virginia. | Newspaper: 03/10/2007 Federal Register: Not applicable |
| VIRGINIA BUSINESS BANK | * Branch | Virginia Business Bank, Richmond, Virginia, requests permission to provide a courier service to pick up deposits from customers. | Newspaper: Not available 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.

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 |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending March 3, 2007

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--|--------------------|---|---|
| BANCO DE SABADELL, S.A. | * 3A1 | Banco de Sabadell, S.A., Sabadell, Spain, to become a bank holding company by acquiring 100 percent of the outstanding shares of TransAtlantic Holding Corp., and thereby acquire its subsidiary, TransAtlantic Bank, both of Miami, Florida. | Newspaper: 04/03/2007 Federal Register: 03/29/2007 |
| BANKEAST | * Branch | BankEast, Knoxville, Tennessee, to establish a branch located at 10626 Hardin Valley Road, Knoxville, Tennessee. | Newspaper: 03/12/2007 Federal Register: Not applicable |
| CALUSA FINANCIAL CORPORATION, INC. | * 3A1 | Calusa Financial Corporation, Punta Gorda, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Calusa National Bank, Punta Gorda, Florida (in organization). | Newspaper: 03/21/2007 Federal Register: 03/23/2007 |
| CAPITAL CITY BANK | * Branch | Capital City Bank, Tallahassee, Florida, to establish branches at the following locations: 6200 Skipper Road, Macon, Georgia; and 7153 Broad Street, Brooksville, Florida. | Newspaper: 03/10/2007 Federal Register: Not applicable |
| CNBS FINANCIAL GROUP, INC. | * 3A1 | CNBS Financial Group, Inc., to acquire 100 percent of the outstanding shares of Community National Bank of the South (in organization), both of Lake Mary, Florida. | Newspaper: 03/28/2007 Federal Register: 03/30/2007 |
| COLONIAL BANCGROUP, INC., THE | * 3A5 | The Colonial BanGroup, Inc., Montgomery, Alabama, to merge with Commercial Bankshares, Inc., and its subsidiary, Commercial Bank of Florida, both of Miami, Florida. | Newspaper: 04/01/2007 Federal Register: 03/26/2007 |
| COMMUNITY HOLDING COMPANY OF FLORIDA, INC. | * 3A1 | Community Holding Company of Florida, Inc., Miramar Beach, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Bank, Destin, Miramar Beach, Florida (in organization). | Newspaper: 03/28/2007 Federal Register: 03/30/2007 |
| GREENE COUNTY BANCSHARES, INC. | * 3A5 | Greene County Bancshares, Inc., Greeneville, Tennessee, to merge with Civitas BankGroup, Inc., and thereby acquire its subsidiary, Cumberland Bank, both of Franklin, Tennessee. | Newspaper: 03/29/2007 Federal Register: 04/02/2007 |
| NBOG BANCORPORATION, INC. | CIC | NBOG Bancorporation, Inc., Gainesville, Georgia, prior change in control filed by William R. Blanton, Alpharetta, Georgia, to acquire 54.7 percent of the outstanding shares of National Bank of Gainesville, Gainesville, Georgia. | Newspaper: Not available Federal Register: 03/08/2007 |
| OLD SOUTHERN BANK | * Branch | Old Southern Bank, Orlando, Florida, to establish a branch located approximately 400 feet south of the intersection of S.R. 434 and the east side of Montgomery Road, Altamonte Springs, Florida. | Newspaper: 03/09/2007 Federal Register: Not applicable |

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|-------------------------------------|--------------------|--|---|
| UNITED AMERICAS BANKSHARES, INC. | CIC | United Americas Bankshares, Inc., Atlanta, Georgia, after-the-fact change in control notice filed by Mr. Salvador Diaz-Verson, Sarasota, Florida, to retain 17.05 percent of the outstanding shares of United Americas Bankshares, Inc., and its subsidiary, United Americas Bank, N.A., both of Atlanta, Georgia. | Newspaper: 04/29/2007 Federal Register: 03/22/2007 |
| UNITED COMMUNITY BANKS, INC. | * 3A5 | United Community Banks, Inc., Blairsville, Georgia, to merge with Gwinnett Commercial Group, Inc. and thereby acquire its subsidiary, First Bank of South, both of Lawrenceville, Georgia. | Newspaper: 03/20/2007 Federal Register: 03/29/2007 |

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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

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

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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 |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|--------------------|--|--|
| 1ST SOURCE BANK | * Branch | 1st Source Bank, South Bend, Indiana, to establish two branch facilities to be located at 133 North 4th Street, Lafayette, Indiana and 401 North 4th Street, Lafayette, Indiana. | Newspaper: 02/28/2007 Federal Register: Not applicable |
| ASSOCIATED BANC-CORP | * 3A3 | Associated Banc-Corp., Green Bay, Wisconsin, to acquire 100 percent of the voting shares of First National Bank of Hudson, Woodbury, Minnesota. | Newspaper: Not available Federal Register: 03/23/2007 |
| C-B-G, INC. | * 3A3 | C-B-G, Inc., West Liberty, Iowa, to acquire up to \$500,000 in additional shares of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa. | Newspaper: Not available Federal Register: 03/22/2007 |
| COMERICA BANK | * Branch | Comerica Bank, Detroit, Michigan, to establish four branch facilities to be located at: 2000 Avenue of the Stars, Los Angeles, California, 1802 Garnet Avenue, San Diego, California, 370 Green Road, Houston, Texas, and 6412 San Felipe Street, Houston, Texas. | Newspaper: 02/28/2007 Federal Register: Not applicable |
| COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST | * 3A3 | Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership of Union Bancorporation, Inc., Union Grove, Wisconsin, to 35.52 percent of the voting shares, and thereby increase its indirect ownership of Community State Bank, Union Grove, Wisconsin. | Newspaper: 03/23/2007 Federal Register: 03/22/2007 |
| FIRST AMERICAN BANK | * Branch | First American Bank, Fort Dodge, Iowa, to establish a branch facility to be located at 640 Highway 1 West, Iowa City, Iowa. | Newspaper: 01/29/2007 Federal Register: Not applicable |
| ISABELLA BANK AND TRUST | * 18C * Branch | Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with FSB Bank, Breckenridge, Michigan, and thereby to establish 5 branches. | Newspaper: Not available Federal Register: Not applicable |
| JOHNSON BANK | * Branch | Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 2021 Cenex Drive, Rice Lake, Wisconsin. | Newspaper: 03/05/2007 Federal Register: Not applicable |
| JOHNSON BANK | * Branch | Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 7401 144th Avenue, Kenosha, Wisconsin. | Newspaper: 03/05/2007 Federal Register: Not applicable |
| M&I MARSHALL & ILSLEY BANK | * 18C * Branch | M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to acquire certain of the assets and assume certain of the liabilities of Fidelity Bank, Norcross, Georgia, and thereby to establish a branch at 640 East SR 434, Longwood, Florida. | Newspaper: Not available Federal Register: Not applicable |

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|--|------------------------------|---|
| M&I MARSHALL & ILSLEY BANK | * 18C * Branch | M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with United Heritage Bank, Orlando, Florida, and thereby to establish 13 branches. | Newspaper: | Not available Federal Register: Not applicable |
| M&I MARSHALL & ILSLEY BANK | * 18C | M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to acquire substantially all of the assets and assume substantially all of the liabilities of United Heritage Bank, Orlando, Florida. | Newspaper: | Not available Federal Register: Not applicable |
| MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS | * 3A3 | Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, to up to 26 percent or more, and thereby increase its indirectly ownership of First Farmers State Bank, Minier, Illinois. | Newspaper: | Not available Federal Register: Not available |

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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- 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 |
|---------|---|------------|-----------------|------------|-------------|
| 2339795 | LIBERTYVILLE B&TC, LIBERTYVILLE, ILLINOIS | 09/25/2006 | 02/12/2007 | S | Large 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 March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|--------------------|---|---|
| CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN | * 3A3 | Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to acquire an additional 2 percent, for total ownership of 30.36 percent, of Cabool Bancshares, Inc., Cabool, Missouri, and thereby indirectly acquire Cabool State Bank, Cabool, Missouri. | Newspaper: 03/14/2007 Federal Register: 03/13/2007 |
| CEDAR BANCORP, INC. | * 3A1 | Cedar Bancorp, Inc., Mt. Vernon, Illinois, to become a bank holding company by acquiring 100 percent of Jeff City Bancorp, Inc., Mt. Vernon, Illinois, and thereby indirectly acquire First National Bank of Mount Vernon, Mt. Vernon, Illinois. | Newspaper: 03/26/2007 Federal Register: 03/26/2007 |
| FARMERS BANCSHARES, INC. | CIC | Notice by Mitchell J. Bennett, Falls of the Rough, Kentucky, in his individual capacity, to gain control of Farmers Bancshares, Inc., Hardinsburg, Kentucky. Also, notice by the Bennett Family Control Group to retain control of Farmers Bancshares, Inc., Hardinsburg, Kentucky. The Bennett Family Control Group consists of Mitchell J. Bennett, Mitchell Bennett, Pam Bennett, and Mason Bennett, all of Falls of the Rough, Kentucky; Charles D. Bennett, Jeanette Bennett, and Annette Martin, all of Hardinsburg, Kentucky; David C. Bennett, Maria L. Bennett, Roark Wilson, Sienna Wilson, and the C & J Bennett Family Limited Partnership, all of Leitchfield, Kentucky; Matthew Burden and Zander Burden, both of Atlanta, Georgia; Rebecca Bennett, Bowling Green, Kentucky; and Sarah Bennett, Gardner, Colorado. | Newspaper: 03/23/2007 Federal Register: 03/22/2007 |
| FREEDOM BANCORP | * 3A1 | Freedom Bancorp, Huntingburg, Indiana, to become a bank holding company by acquiring 100 percent of Freedom Bank, Huntingburg, Indiana. | Newspaper: 03/29/2007 Federal Register: 03/26/2007 |
| Tri-County Holdings, Inc. | * 3A1 | Tri-County Holdings, Inc., Dongola, Illinois, to become a bank holding company by acquiring 100 percent of First State Bank of Dongola, Dongola, Illinois. | Newspaper: Not available Federal Register: Not available |

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.

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 |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|--------------------|---|------------------------------|----------------|
| BLACKRIDGE FINANCIAL, INC. | * 3A3 | BlackRidge Financial, Inc., Fargo, North Dakota, to acquire 100 percent of BlackRidgeBANK, Fargo, North Dakota, a de novo bank. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| CITIZENS BANCORP, INC. | * 3A1 | Citizens Bancorp, Inc., Cadott, Wisconsin, to become a bank holding company by acquiring 100 percent of Citizens State Bank, Cadott, Wisconsin. | Newspaper: | 03/03/2007 |
| | | | Federal Register: | 03/16/2007 |
| STATE BANK FINANCIAL | * 18C * Branch | State Bank Financial, La Crosse, Wisconsin, proposes to purchase the assets and assume the liabilities of the Sparta, Wisconsin, branch of Acuity Bank, Tomah, Wisconsin, and incident thereto establish a branch at 203 West Wisconsin, Sparta, Wisconsin. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |

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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| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|---|------------------------|
|---|------------------------|

NONE

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|--------------------|--|---|
| BANK OF BLUE VALLEY | * 18C * Branch | Bank of Blue Valley, Overland Park, Kansas, to purchase certain assets and assume certain liabilities of the 9500 Lackman Road branch of Northland National Bank, Gladstone, Missouri, and incident thereto, to establish a branch. | Newspaper: 03/05/2007 Federal Register: Not applicable |
| CUNNINGHAM AGENCY, INC. | CIC | Notification by Jeffrey G. Dawson Revocable Trust dated 6-10-05, Mound City, Kansas, Jeffrey G. Dawson, trustee, to retain control of Cunningham Agency, Inc., parent of Farmers and Merchants Bank of Mound City, both in Mound City, Kansas, through the acquisition of voting shares. | Newspaper: Not available Federal Register: 03/16/2007 |
| FARMERS BANK OF LINCOLN | Premises | Farmers Bank of Lincoln, Lincoln, Missouri, to increase its investment in bank premises in the amount of \$1,500,000. | Newspaper: Not applicable Federal Register: Not applicable |
| FIRST COLORADO FINANCIAL CORP. | * 3A1 | First Colorado Financial Corp., Paonia, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Paonia, Paonia, Colorado. | Newspaper: 03/09/2007 Federal Register: 03/05/2007 |
| FIRST NATIONAL OF ILLINOIS, INC. | * 3A3 | Application by First National of Illinois, Inc., Omaha, Nebraska, to acquire 100 percent of the voting shares of First Marengo Financial Corporation, parent of First National Bank of Marengo, both in Marengo, Illinois. Application filed by First National of Nebraska, Inc., and Lauritzen Corporation, both of Omaha, Nebraska, to indirectly acquire 100 percent of the voting shares of First Marengo Financial Corporation, Marengo, Illinois, parent of First National Bank of Marengo, Marengo, Illinois. | Newspaper: Not available Federal Register: 03/23/2007 |
| FIRST STATE BANK AND TRUST COMPANY OF LARNED, THE | * Branch | The First State Bank and Trust Company of Larned, Kansas, to establish a branch at 7206 College Boulevard, Overland Park, Kansas. | Newspaper: 02/24/2007 Federal Register: Not applicable |
| HILLCREST BANCSHARES, INC. | CIC | Notification by Pella Fingersh Hillcrest Stock Trust and Trust #2 for Julie Fingersh, Pella Fingersh, Naples, Florida, trustee; Julie Fingersh Hillcrest Stock Trust, Julie Fingersh, San Rafael, California, trustee; Paul Fingersh Hillcrest Stock Trust, Paul Fingersh, Kansas City, Missouri, trustee; and Jack N. Fingersh Family Trust and Indenture of Trust of Jack Fingersh, dated 8-21-92, Jack Fingersh, Naples, Florida, trustee; and JPJ Investments, and FT Partners, LP, both in Kansas City, Missouri and controlled by Jack Fingersh; to retain control of Hillcrest Bancshares, Inc., parent of Hillcrest Bank, both in Overland Park, Kansas, through the acquisition of voting shares. | Newspaper: 03/06/2007 Federal Register: 03/08/2007 |

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 3, 2007

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|------------------------|--------------------|--|---|
| PINNACLE BANCORP, INC. | * 3A3 | Pinnacle Bancorp, Inc., Central City, Nebraska, to acquire 100 percent of the voting shares of Farmers and Merchants Bank, Imperial, Nebraska. | Newspaper: 03/23/2007 Federal Register: 03/23/2007 |

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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|---------|------------------------|-----------|-----------------|------------|-------------|
|---------|------------------------|-----------|-----------------|------------|-------------|

NONE

| 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 March 3, 2007**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---------------------------------------|--------------------|--|---|
| ANDREWS HOLDING COMPANY | CIC | Notice by J & V Grist Family, Ltd., Andrews, Texas, and general partner, Mr. John E. Grist, Andrews, Texas, to acquire 75.19 percent of Andrews Holding Company, Andrews, Texas, and indirectly Commercial State Bank, Andrews, Texas. | Newspaper: Not available Federal Register: 03/16/2007 |
| GULFPORT BANCSHARES OF DELAWARE, INC. | CIC | Notice by Mr. Todd A. Seib, Dallas, Texas; Mr. Jonathan C. Seib, Dallas, Texas; and Mr. James A. Priebe, Plano, Texas; to acquire up to 99.89 percent of Gulfport Bancshares of Delaware, Inc., Richwood, Texas, and indirectly Brazos National Bank, Richwood, Texas. | Newspaper: 03/26/2007 Federal Register: 03/16/2007 |
| PREMIER BANCSHARES, INC. | CIC | Notice filed (as a group acting in concert) by Mr. James E. Baxter, II, Richmond, Virginia, Ms. Betty L. Baxter, Midlothian, Virginia, Mr. James E. Baxter, Spent Spring, Virginia, Mr. John W. Wright, Richmond, Virginia, Mr. Curt D. Angstadt, Glen Allen, Virginia, and Ms. Debra J. Angstadt, Glen Allen, Virginia, (self-identified as the "Baxter Group") to acquire a controlling interest in Premier Bancshares, Inc., Garland, Texas, and therefore indirectly, Synergy Bank, State Savings Bank, Waco, Texas. | Newspaper: 03/15/2007 Federal Register: 03/12/2007 |
| WOODFOREST FINANCIAL GROUP, INC. | * 3A3 * 4c8 | Woodforest Financial Group, Inc., The Woodlands, Texas, to acquire 100 percent of Olympic Savings, SSB, Refugio, Texas, a state savings bank. Upon consummation of the proposed acquisition, Woodforest will convert Olympic Bank into a federal savings bank and change its name to Woodforest Bank, FSB, Refugio, Texas. Applicant filed a 3(a)(3) to acquire Olympic Bank, which will be a "bank" at the time of acquisition. Applicant filed an accompanying Section 4(c)(8) application to operate the target Bank as a "thrift", pursuant to Section 225.28(b)(4)(ii) of Regulation Y, following its conversion to a federal savings bank. | Newspaper: Not available Federal Register: Not available |

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.

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| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|---------|------------------------|-----------|-----------------|------------|-------------|
|---------|------------------------|-----------|-----------------|------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|--|---------------------|
|--|---------------------|

NONE

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending March 3, 2007

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|-----------------------------|--------------------|--|---|
| BANK OF SACRAMENTO | * Branch | Bank of Sacramento, Sacramento, California, to establish a branch facility temporarily at 1508 Eureka Road with the permanent branch to be located at 1478 Stone Point Drive, both of Roseville, California. | Newspaper: 03/09/2007 Federal Register: Not applicable |
| BANNER CORPORATION | * 3A5 | Banner Corporation, Walla Walla, Washington, to merge with San Juan Financial Holding Company and thereby indirectly acquire its subsidiary, Islanders Bank, both of Friday Harbor, Washington. | Newspaper: Not available Federal Register: 04/02/2007 |
| CENTENNIAL BANKSHARES, INC. | CIC | Notice by R. Scott Priest, Layton, Utah, to retain his ownership of 15.55 percent of Centennial Bankshares, Inc., and thereby indirectly control its subsidiary, Centennial Bank, both of Ogden, Utah. | Newspaper: 03/18/2007 Federal Register: 02/28/2007 |
| COMMUNITY FIRST BANK | * Branch | Community First Bank, Prineville, Oregon, to establish a branch facility at 550 NW Franklin Avenue, 4th Floor, Bend, Oregon. | Newspaper: 02/26/2007 Federal Register: Not applicable |
| FRANKLIN RESOURCES, INC. | * 3A3 | Franklin Resources, Inc., San Mateo, California, to retain 8.11 percent of Coast Financial Holdings, Inc., and thereby indirectly retain its subsidiary, Coast Bank of Florida, both of Bradenton, Florida. | Newspaper: Not available Federal Register: 04/02/2007 |
| PRESIDIO BANK | * Branch | Presidio Bank, San Francisco, California, to establish a branch facility at 703 2nd Street, Santa Rosa, California. | Newspaper: 03/14/2007 Federal Register: Not applicable |
| WELLS FARGO & COMPANY | * 3A3 | Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Placer Sierra Bancshares, Sacramento, California, and thereby indirectly acquire Placer Sierra Bank, Auburn, California. | Newspaper: 03/31/2007 Federal Register: 04/02/2007 |

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.

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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 |
|---------|------------------------|-----------|-----------------|------------|-------------|
|---------|------------------------|-----------|-----------------|------------|-------------|

NONE

| CRA Examinations scheduled for Institution | Quarter of Location |
|--|---------------------|
|--|---------------------|

NONE

* Subject to the provisions of the Community Reinvestment Act