Federal Reserve Release



H.2

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

No. 35

Week Ending August 29, 2009

Board of Governors of the Federal Reserve System, Washington, DC 20551

H.2 Board Actions

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$100 billion in 28-day credit on August 24, 2009.

- Announced, August 24, 2009

Term Auction Facility -- reduction in the TAF auction amounts to \$75 billion in 84-day credit on September 8 and \$75 billion in 28-day credit on September 21, 2009.

- Announced, August 28, 2009

Regulations and Policies

Regulations H and Y -- publication for comment of interagency proposals to revise the risk-based capital adequacy standards (1) to eliminate the exclusion of certain consolidated asset-backed commercial paper programs from risk-weighted assets and (2) to reserve authority, for risk-based capital purposes, to require banking organizations to treat entities that are not consolidated under accounting standards as if they were consolidated.

- Announced, August 26, 2009

System Lending Facilities -- fifth periodic report to Congress, required by the Emergency Economic Stabilization Act, on lending facilities authorized under section 13(3) of the Federal Reserve Act.

- Approved, August 26, 2009

Enforcement

LegacyTexas Group, Inc., Plano, Texas, and LegacyTexas Bank -- written agreement with the Federal Reserve Bank of Dallas and the Texas Department of Banking.

- Announced, August 27, 2009

Enforcement

Virginia Business Bank, Richmond, Virginia -- written agreement with the Federal Reserve Bank of Richmond and the Virginia Bureau of Financial Institutions.

- Announced, August 25, 2009

H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation

C&CA Consumer and Comminity Affairs

FOMC Federal Open Market Committee

August 23, 2009 to August 29, 2009

RBOPS Reserve Bank Operations and Payment Systems
International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 4915 Executive Park Drive, Columbia, Maryland.

- Approved, August 28, 2009

Bank Holding Companies

Chicago

C-B-G, Inc., West Liberty, Iowa -- to increase its ownership in Washington Bancorp, Washington, and thereby increase its ownership of Federation Bank.

- Approved, August 27, 2009

Dallas

Community Trust Financial Corporation, Ruston, Louisiana -- to acquire by merger First Louisiana Bancshares, Inc., Shreveport, and thereby acquire First Louisiana Bank.

- Approved, August 27, 2009

Philadelphia

First BanCapital Fund I, L.P., et al., Bethlehem, Pennsylvania -- to acquire shares of Old Florida Bancshares, Inc., Longwood, Florida, and thereby acquire Old Florida National Bank.

- Approved, August 24, 2009

Bank Holding Companies

San Francisco

Golden Pacific Bancorp, Inc., Sacramento, California -- to acquire Gold Country Financial Services, Inc., Marysville, and thereby acquire Gold Country Bank, National Association.

- Returned, August 25, 2009

St. Louis

SBW Bancshares, Inc., Waterloo, Illinois -- to become a bank holding company and to acquire State Bank of Waterloo, Waterloo.

- Withdrawn, August 25, 2009

Secretary

Tall City Bancshares, Inc., Midland, Texas -- to become a bank holding company and to acquire Kent County State Bank, Jayton.

- Approved, August 27, 2009

Boston

United Financial Bancorp, Inc., West Springfield, Massachusetts -- waiver of application to acquire CNB Financial Corp., Worcester, in connection with the merger of their respective subsidiaries, United Bank, West Springfield, and Commonwealth National Bank, Worcester.

- Granted, August 25, 2009

San Francisco

Wells Fargo & Company, San Francisco, California -- relief from a commitment.

- Withdrawn, August 26, 2009

Bank Mergers

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to acquire the loans and assume the deposit liabilities of Bradford Bank, Baltimore, Maryland, and thereby establish branches.

- Approved, August 28, 2009

Extensions of Time

Boston

BSB Bancorp, MHC, Belmont, Massachusetts, and BSB Bancorp, Inc. -- extension to September 8, 2009, to become a mutual bank holding company and stock bank holding company, respectively, and to acquire Belmont Savings Bank, Belmont.

- Granted, August 27, 2009

Financial Holding Companies

Atlanta

Old Florida Bancshares, Inc., Longwood, Florida -- election to become a financial holding company.

- Effective, August 28, 2009

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commen	t Period
1889 BANCORP MHC	* 3A1 * 3A3	Application by 1889 Bancorp MHC and 1889 Financial Services Corporation, both of Norwood, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Norwood Co-operative Bank, Norwood, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 09/21/2009
WARBURG PINCUS PRIVATE EQUITY X, L.P.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by Warburg Pincus Private Equity X, L.P., and Warburg Pincus X Partners, L.P., and their controlling affiliates, with respect to an additional investment in Webster Financial Corporation.	Newspaper: Federal Register:	Not available 08/07/2009

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 Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Comment Period		
MAX BANCORP, LLC	* 3A1	Max Bancorp, LLC, New York, New York, to become a bank holding company by acquiring a majority of the voting shares of Sandhills Holding Company, Inc. and indirectly, Sandhills Bank, both of North Myrtle Beach, South Carolina, pursuant to Section 3(a)(1) of BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 09/24/2009	
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to retain 9.2 percent of the common stock and acquire additional shares up to a total of 9.9 percent of the common stock of Community Bankers Trust Corporation, Glen Allen, Virginia, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	08/30/2009 08/28/2009	

Federal Reserve Bank of New York

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CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNBPA BANCORP, INC.	3A1	FNBPA Bancorp, Inc., Port Allegany, to become a bank holding by acquiring 100 percent of First National Bank of Port Allegany, Port Allegany, PA.	Newspaper: Federal Register:	Not applicable Not applicable
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA to establish a branch office located at 1800 Dual Highway, Hagerstown, MD, pursuant to Section 9 of the FRA.	Newspaper: Federal Register:	09/03/2009 Not applicable

Federal Reserve Bank of Philadelphia

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CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Comment Period	
NB&T FINANCIAL GROUP, INC.	* 3A5 * 3A3	NB&T Financial Group, Inc., Employee Stock Ownership Plan and NB&T Financial Group, Inc., both of Wilmington, Ohio to acquire 100 percent of Community National Corporation, Franklin, Ohio, and thereby indirectly acquire The Community National Bank, Franklin, Ohio pursuant to Sections 3(a(3) and 3(a)(5) of the	Newspaper: Federal Register:	09/29/2009 09/23/2009
		Bank Holding Company Act.		

Federal Reserve Bank of Cleveland

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362717	CROGHAN COLONIAL BK, FREMONT, OHIO	05/04/2009	08/17/2009	S	Int Sm Bank

CRA Examinations scheduled for Quarter
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Institution

Location

NONE

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comment	Period
FARMERS BANK, WINDSOR VA	* Branch Premises	Farmers Bank, Windsor, Virginia, proposes to establish a branch at 6255 College Drive, Suffolk, Virginia, and to increase its investment in bank premises by an amount of \$40, 000.	Newspaper: Federal Register:	09/08/2009 Not applicable

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Quarter of

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
590220	BANK OF STANLY, ALBEMARLE, NORTH CAROLINA	05/04/2009	08/17/2009	0	Int Sm Bank
3166729	CABARRUS B&TC, CONCORD, NORTH CAROLINA	05/11/2009	08/11/2009	S	Small Bank
292524	FOUR OAKS B&TC, FOUR OAKS, NORTH CAROLINA	04/06/2009	08/12/2009	S	Large Bank
3248849	MAINSTREET BK, HERNDON, VIRGINIA	05/11/2009	08/10/2009	S	Small Bank

CRA Examinations scheduled for	
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Institution

Location

NONE

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period		
BANCO DE SABADELL, S.A.	* 3A3	Banco de Sabadell, S.A., Sabadell, Spain, to acquire 100 percent of Mellon United National Bank, Miami, Florida.	Newspaper: Federal Register:	Not available Not available	
HEART OF GEORGIA BANCSHARES, INC.	* 3A3	Heart of Georgia Bancshares, Inc., Mount Vernon, Georgia, to acquire 100 percent of the outstanding shares of The Tattnall Bank, Reidsville, Georgia.	Newspaper: Federal Register:	09/18/2009 09/10/2009	
USAMERIBANCORP, INC.	* 3A3	USAmeriBancorp, Inc., Largo, Florida, to acquire 49.7 percent of the outstanding voting shares of Aliant Financial Corporation, and its subsidiary, Aliant Bank, both of Alexander City, Alabama.	Newspaper: Federal Register:	Not available 09/22/2009	
VERITY CAPITAL GROUP, INC.	CIC	After-the-fact change in control notice filed by Richard Franklin Combs, Braselton, Georgia, to retain 26.8 percent of the outstanding shares of Verity Capital Group, Inc., Dahlonega, Georgia, and its subsidiary, Verity Bank, Winder, Georgia.	Newspaper: Federal Register:	Not available 09/03/2009	

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period		
Ann Arbor Bancorp, Inc.	3A1	Ann Arbor Bancorp, Inc., Ann Arbor, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Ann Arbor State Bank, Ann Arbor, Michigan.	Newspaper: Federal Register:	Not applicable Not applicable	
EAGLE FINANCIAL CORP.	* 3A1	Eagle Financial Corp., Casey, Illinois, to become a bank holding company by acquiring 100 percent of Casey State Bank, Casey, Illinois and First State Bank, Biggsville, Illinois.	Newspaper: Federal Register:	Not available 09/03/2009	
FIRST BUSEY CORPORATION	CIC	Notice by Elisabeth Meyer Kimmel, La Jolla, California, individually and as trustee; August C. Meyer, Jr., Champaign, Illinois, individually and as trustee; Inna A. Meyer, St. Petersburg, Russia; Gregory B. Lykins, Champaign, Illinois, individually and as trustee; Margo L. Lykins, Champaign, Illinois, et al, to retain 10% or more of the shares, and to acquire additional shares, of First Busey Corporation, Urbana, Illinois, and thereby indirectly retain and acquire additional shares of Busey Bank, Champaign, Illinois, and Busey Bank, National Association, Fort Myers, Florida.	Newspaper: Federal Register:	09/12/2009 09/10/2009	

Federal Reserve Bank of Chicago

Filer	Filing Type Filing Proposal		End of Comment Period		
FIRST MICHIGAN BANCORP, INC.	CIC	Notification filed by a group acting in concert, composed of Gary Shiffman, West Bloomfield, Michigan, Arthur Weiss, Farmington Hills, Michigan, Ronald Klein, Bloomfield Hills, Michigan, Paul Hodges, Orchard Lake, Michigan, Roman Ferber, West Bloomfield, Michigan, David Freidman, West Bloomfield, Michigan, Steven Freidman, West Bloomfield, Michigan, Brian Wenzel, Howell, Michigan, Gary Torgow, Oak Park, Michigan, Dov Loketch, Oak Park, Michigan, Joseph Nusbaum, Oak Park, Michigan, David Provost, Birmingham, Michigan, Max Berlin, Southfield, Michigan, Donald Coleman, Bonita Springs, Florida, Albert Papa, Birmingham, Michigan, Robert Naftaly, West Bloomfield, Michigan, Thomas Schellenberg, Cross Village, Michigan, Thomas Schellenberg, Cross Village, Michigan, Christine Otto, Oxford, Michigan, James Dunn, Livonia, Michigan, Gary Sakwa, Bloomfield Hills, Michigan, and Frank Hennessey, Ocala, Florida; Christine Provost, Birmingham, Michigan; Scott Steigerwald, Bloomfield Hills, Michigan; Stephen Eick, Birmingham, Michigan; Jeffrey Grabiel, Birmingham, Michigan; David Lau, Bloomfield Hills, Michigan; Patrick Ervin, Ortonville, Michigan; Lawrence Wolfe, Bloomfield Hills, Michigan; Patrick Ervin, Ortonville, Michigan; JoAnne Thompson, Grosse Pointe Farms, Michigan; JoAnne Thompson, Grosse Pointe Farms, Michigan; JoAnne Thompson, Grosse Pointe Farms, Michigan, and Daniel Samson, Huntington Woods, Michigan, to acquire over 25 percent of the outstanding voting shares of First Michigan Bancorp, Inc., Troy, Michigan, and thereby to indirectly acquire control of First Michigan Bank, Troy, Michigan.	Newspaper: Federal Register:	Not available 09/15/2009	
HERKY HAWK FINANCIAL CORP.,	CIC	Notice by Laura G. Gard Revocable Living Trust, Laura G. Gard, Trustee, Marshall, Illinois, to increase control of Herky Hawk Financial Corp., Monticello, Iowa, and thereby indirectly Citizens State Bank, Citizens State Bank, Monticello, Iowa, and New Vienna Savings Bank, New Vienna, Iowa.	Newspaper: Federal Register:	Not available 09/04/2009	
LUANA BANCORPORATION	CIC	Notice by David L. Schultz, Luana, Iowa, to increase his control of Luana Bancorporation, Luana, Iowa, and thereby indirectly, Luana Savings Bank, Luana, Iowa.	Newspaper: Federal Register:	08/25/2009 08/31/2009	

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
UNION BANK & TRUST	* 18C	Union Bank and Trust Company, Evansville,	Newspaper:	09/25/2009
COMPANY	* Branch	Wisconsin, to purchase the assets and assume the liabilities of the New Glarus, Wisconsin and the Belleville, Wisconsin branches of Amcore Bank, National Association, Rockford, Illinois, and thereby to establish a branch at 512 State Road 69, New Glarus, Wisconsin.	Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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813947	ALPINE B&TC, ROCKFORD, ILLINOIS	04/20/2009	08/21/2009	S	Int Sm Bank
428547	ST CHARLES B&TC, GENEVA, ILLINOIS	04/20/2009	08/17/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of

Location

NONE

Institution

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment	t Period
CITIZENS STATE BANKSHARES OF BALD KNOB, INC.	CIC	Notice by Larry E. Kircher, Trustee of the Larry E. Kircher Revocable Trust, 4/12/07, and Molly H. Kircher, Trustee of the Molly H. Kircher Revocable Trust, 4/12/07, all of Bald Knob, Arkansas, acting in concert to retain control of Citizens State Bankshares of Bald Knob, Inc., Bald Knob, Arkansas.	Newspaper: Federal Register:	09/09/2009 09/14/2009
COMMUNITY FIRST BANCSHARES, INC.	CIC	Notice by Robert E. Kirkland, Union City, Tennessee, individually and as member of the Kirkland family control group, which consists of himself, REK, LP, Union City, Tennessee; the Christopher R. Kirkland Revocable Trust (Christopher R. Kirkland as trustee), Brentwood, Tennessee; Bedford F. Kirkland, Lebanon, Tennessee; and Macy Darnell Swensson. Robert E. Kirkland will individually acquire control of 21.51 percent of Community First Bancshares, Inc., Union City, Tennessee ("Bancshares"), and the Kirkland family control group will acquire control of 25.82 percent of Bancshares.	Newspaper: Federal Register:	09/15/2009 09/15/2009

Federal Reserve Bank of St. Louis

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456045	CENTENNIAL BK, CONWAY, ARKANSAS	05/04/2009	08/20/2009	S	Int Sm Bank
CRA Exa	aminations scheduled for Ouarter of				

Institution

Location

NONE

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Per	
1ST UNITED BANCORPORATION, INC.	CIC	Notice by Bradley John Franklin, Sidney, Montana; Eleanor Rose Franklin, Sidney, Montana; and Gregory Lynn Franklin, Othello, Washington, to join a group acting in concert with John Franklin, Sidney, Montana, to acquire and retain control of 1st United Bancorporation, Inc., Sidney, Montana, and thereby indirectly acquire and retain control of 1st Bank, Sidney, Montana.	Newspaper: Federal Register:	Not available 09/09/2009
INTER-MOUNTAIN BANCORP., INC.	CIC	Notice by the Marcia J. Edsall Trust, Bozeman, Montana, Marcia J. Edsall and Wayne A. Edsall as trustees, the Wayne Edsall Trust No. 2, Bozeman, Montana, Wayne A. Edsall as trustee, as well as Susan Joy Edsall, Ennis, Montana, Steven L. Edsall, Bellevue, Idaho, and Sharon J. Cohen, Spokane, Washington, as a group acting in concert, to retain 10% or more of the shares of Inter-Mountain Bancorp, Inc., Bozeman, Montana, and thereby indirectly retain First Security Bank, Bozeman, Montana. In addition, notice by the Cornelius A. Dogterom Marital Trust, Bozeman, Montana, Marjorie T. Dogterom as trustee and individually, Bozeman, Montana, the Dana Dogterom Living Trust, Manhatten, Montana, Dana M. Dogterom as trustee, the Toni Dogterom Living Trust, Evanston, Illinois, Toni L. Dogterom as trustee, the Daphne Gillam Revocable Trust, Bozeman, Montana, Daphne Gillam as trustee, as well as Ashley Claire Gillam, Bozeman, Montana, and Dana M. Dogterom as Custodian for Alexa Dogterom, Evanston, Illinois, as a group acting in concert, to retain 10% or more of the shares of Inter-Mountain Bancorp, Bozeman, Montana, and thereby indirectly retain First Security Bank, Bozeman, Montana. In addition, notice by Thomas J. Kamp, Manhatten, Montana, Robert K. Kamp, Manhatten, Montana, Robert and Sharon T. Kamp, Manhatten, Montana, Alma J. Kamp, San Anselmo, California, Lois F. Kamp, Great Falls, Montana, Michael S. Kamp, Manhatten, Montana, Thomas J. Kamp, Belgrade, Montana, and Theodore P. Kamp, Raton, New Mexico, as a group acting in concert, to retain 10% or more of the shares of Inter-Mountain Bancorp, Bozeman, Montana, and thereby indirectly retain First Security Bank, Bozeman, Montana, and Theodore P. Kamp, Raton, New Mexico, as a group acting in concert, to retain 10% or more of the shares of Inter-Mountain Bancorp, Bozeman, Montana, and thereby indirectly retain First Security Bank, Bozeman, Montana.	Newspaper: Federal Register:	Not available 09/14/2009

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
N.A. CORPORATION	CIC	Retroactive Change in Control Notice by Dennis G. Bilski, Plymouth, Minnesota individually and as part of a group acting in concert along with the Marsha L. Ritt Revocable Living Trust, co-trustees Marsha L. Ritt and Dennis G. Bilski; Londa G. Bilski, Plymouth, Minnesota; Gerald A. Bilski and Sandra J. Bilski, Woodbury, Minnesota; Michael A. Bilski and Jacqueline S. Bilski, Fridley, Minnesota; Michael A. Adducci and Debra J. Adducci, Woodbury, Minnesota; and John C. Holper and Linda M. Holper, Woodbury, Minnesota, to retain control of N.A. Corporation, Roseville, Minnesota, and thereby indirectly retain control of North American Banking Company, Roseville, Minnesota.	Newspaper: Federal Register:	Not available 09/03/2009
SIGNATURE BANCSHARES, INC.	CIC	Retroactive notice by Melissa I. Brooks and Erik K. Brooks, both of Eden Prairie, Minnesota, to join a group acting in concert with Kenneth Brooks, Eden Prairie, Minnesota, individually and as trustee of the Signature Bancshares, Inc. Employee Stock Ownership Plan and Trust, Minnetonka, Minnesota, and Roger Brooks, Boulder, Colorado, to retain control of Signature Bancshares, Inc., Minnetonka, Minnesota, and thereby indirectly retain control of Signature Bank, Minnetonka, Minnesota.	Newspaper: Federal Register:	Not available 09/14/2009

Federal Reserve Bank of Minneapolis

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3557895	SUMMIT CMNTY BK, MAPLEWOOD, MINNESOTA	04/27/2009	08/10/2009	S	Small Bank
CRA Exa	minations scheduled for Quarter of				

Institution

Location

NONE

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period		
MANHATTAN BANKING CORPORATION	* 3A3	Manhattan Banking Corporation, Manhattan, Kansas, to retain 5.85 percent of the voting shares of Sonoran Bank, N.A., Phoenix, Arizona.	Newspaper: Federal Register:	Not available 09/24/2009	
RELIANZ BANCSHARES, INC.	CIC	Notification submitted by Richard A. Jensen, WaKeeney, Kansas; David J. Steeples, Stockton, Kansas; Lila J. Alexander, Houston, Texas; all as trustees; and Brian J. Berkley GST Trust, Stockton, Kansas; and James E. Berkley GST Trust, Stockton, Kansas, as members of the Berkley family group, to retain control of Relianz Bancshares, Inc., and thereby indirectly retain control of RelianzBank, both in Wichita, Kansas. In addition, a notification is submitted by Vicki A. Berkley, Stockton, Kansas, as trustee, to acquire individual control of Relianz Bancshares, Inc., and thereby indirectly acquire control of RelianzBank, both in Wichita, Kansas.	Newspaper: Federal Register:	Not available 09/10/2009	
TRI VALLEY BANCSHARES, INC.	* 3A1	Tri Valley Bancshares, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Tri-Valley Bank, Talmage, Nebraska.	Newspaper: Federal Register:	08/02/2009 08/07/2009	

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.

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
463650	ADAMS B&TC, OGALLALA, NEBRASKA	05/18/2009	08/24/2009	S	Int Sm Bank
CRA Exa	uminations scheduled for Quarter of				

Institution

Location

NONE

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period	
AIM BANCSHARES, INC.	CIC	Notice by Aim Bancshares, Inc. 401(k) and Employee Stock Ownership Plan, Levelland, Texas, and Scott Wade, Levelland, Texas, and Kenneth Willmon, Levelland, Texas, as Trustees, to acquire an interest in Aim Bancshares, Inc., Levelland, Texas, and therefore indirectly acquire AimBank, Littlefield, Texas.	Newspaper: Federal Register:	09/01/2009 09/10/2009

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location			Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period		
1ST CENTURY BANCSHARES, INC.	CIC	Notice by Alan Isaac Rothenberg, Beverly Hills, California, to acquire control of 1st Century Bancshares, Inc., Los Angeles, California, and thereby indirectly, 1st Century Bank, N.A., Los Angeles, California.	Newspaper: Federal Register:	09/02/2009 09/02/2009	
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to increase from 40.3 percent up to 55.0 percent their ownership of First Chicago Bancorp and indirectly First Chicago Bank and Trust Company, both of Chicago, Illinois, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 08/24/2009	
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Dante B. Benedetti, Petaluma, California, and James M. Ryan, Santa Rosa, California, to become trustees of the Frank P. Doyle Trust, Article IX, and thereby retain voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available Not available	
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 7.0 percent of the voting shares of State Bank and Trust Company, Pinehurst, Georgia, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 09/21/2009	
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 20.4 percent of the voting shares of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank & Trust Company, both of Denver, Colorado, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 09/22/2009	
MNB HOLDINGS CORPORATION	CIC	Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	08/07/2009 Not available	
Private Bancorp of America, Inc.	* 3A1	Private Bancorp of America, Inc., to become a bank holding company by acquiring 100 percent of San Diego Private Bank, both of La Jolla, California.	Newspaper: Federal Register:	Not available Not available	
SP ACQUISITION HOLDINGS, INC.	* 3A1	SP Acquisition Holdings, Inc., New York, New York, to become a bank holding company by acquiring 100 percent of Frontier Financial Corporation, and indirectly its subsidiary, Frontier Bank, both of Everett, Washington.	Newspaper: Federal Register:	09/07/2009 09/14/2009	

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							