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# Federal Reserve Release

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*H.2*

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

*No. 51*

*Week Ending December 23, 2006*

### **Bank Holding Companies**

AFNB Holdings, Inc., Houston, Texas -- to become a bank holding company and to acquire American First National Bank.

- Approved, December 18, 2006

### **Change In Bank Control**

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

- Permitted, December 19, 2006

### **Financial Holding Companies**

Mizuho Financial Group, Inc., Tokyo, Japan, and Mizuho Corporate Bank, Ltd. -- elections to become financial holding companies.

- Effective, December 18, 2006

The Norinchukin Bank, Tokyo, Japan -- election to be treated as a financial holding company.

- Effective, December 18, 2006

### **Forms**

Forms -- final Board review to extend without revision the disclosure and reporting requirements of CRA-Related Agreements (Reg G), disclosure requirements of Subpart H of Regulation H (Consumer Protections in Sales of Insurance) (Reg H-7), and filing requirements associated with the Domestic Branch Notification (FR 4001).

- Approved, December 21, 2006

### **Regulations And Policies**

Broker Exceptions for Banks -- publication for comment of proposed new Regulation R to delineate the scope of securities brokerage activities that banks may conduct in providing banking services to their customers without registering with the Securities and Exchange Commission as a securities broker (Docket No. R-1274).

- Approved, December 18, 2006

### **Enforcement**

Habib Bank Limited, Karachi, Pakistan, and its New York, New York branch -- written agreement with the Federal Reserve Bank of New York and the New York State Banking Department.

- Announced, December 21, 2006

**Enforcement**

Mitsubishi UFJ Financial Group Inc., Tokyo, Japan; The Bank of Tokyo-Mitsubishi UFJ, Ltd; and its New York, New York branch -- written agreement with the Federal Reserve Banks of San Francisco and New York and the New York State Banking Department.

- Announced, December 18, 2006

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

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

**Bank Branches, Domestic**

## Chicago

American Trust & Savings Bank, Dubuque, Iowa -- to establish a branch at 1600 University Avenue.

- Approved, December 21, 2006

## Chicago

American Trust & Savings Bank, Dubuque, Iowa -- to establish a branch at 4730 Asbury Road.

- Approved, December 21, 2006

## Chicago

American Trust & Savings Bank, Dubuque, Iowa -- to establish a branch at 9350 University Avenue, West Des Moines.

- Approved, December 21, 2006

## San Francisco

Bank of Whitman, Colfax, Washington -- to establish a branch at 303 Bridge Street, Clarkston.

- Approved, December 20, 2006

## Richmond

First Capital Bank, Glen Allen, Virginia -- to establish a branch at 901 East Cary Street, Richmond.

- Approved, December 20, 2006

## San Francisco

First Utah Bank, Salt Lake City, Utah -- to establish a branch at 3123 South Redwood Road, West Valley City.

- Approved, December 18, 2006

## Richmond

MainStreet Bank, Herndon, Virginia -- to establish a branch at 4029 Chain Bridge Road, Fairfax.

- Approved, December 20, 2006

**Bank Holding Companies**

San Francisco

1867 Western Financial Corporation, Stockton, California -- to acquire up to 9.9 percent of Pacific Business Bancorp, Irvine, and thereby acquire Pacific Business Bank.

- Approved, December 20, 2006

San Francisco

AmericanWest Bancorporation, Spokane, Washington -- waiver of application to merge with Far West Bancorporation, Provo, Utah, in connection with the merger of Far West Bank and AmericanWest Bank, Spokane, Washington.

- Granted, December 21, 2006

Kansas City

C.S.B. Co., Cozad, Nebraska -- waiver of application to merge with First Ainsworth Company, Ainsworth, in connection with the merger of The First National Bank of Ainsworth and First National Bank of Chadron, Chadron.

- Granted, December 18, 2006

Atlanta

Century Bancshares of Florida, Inc., Tampa, Florida -- to become a bank holding company and to acquire Century Bank of Florida.

- Approved, December 21, 2006

St. Louis

DeWitt First Bankshares Corporation, DeWitt, Arkansas -- to acquire First National Bank of Stuttgart, Stuttgart.

- Approved, December 19, 2006

New York

Discount Bancorp, Inc., New York, New York -- to acquire IDB Capital Corp. from its subsidiary, Israel Discount Bank of New York.

- Approved, December 22, 2006

Kansas City

Heritage Group, Inc., Aurora, Nebraska -- to engage in lending activities.

- Approved, December 22, 2006

**Bank Holding Companies**

Atlanta

IBERIABANK Corporation, Lafayette, Louisiana -- to merge with Pocahontas Bancorp, Inc., Jonesboro, Arkansas, and its subsidiary First Community Bank.  
- Approved, December 22, 2006

Atlanta

IBERIABANK Corporation, Lafayette, Louisiana -- to acquire Southern Mortgage Corporation, Tulsa, Oklahoma, and engage in extending credit and servicing loans.  
- Approved, December 22, 2006

Minneapolis

Marquette Financial Companies, Minneapolis, Minnesota -- to acquire First Commerce Bank, Corpus Christi, Texas.  
- Approved, December 22, 2006

Dallas

ONB Bancshares, Inc., Ozona, Texas -- to become a bank holding company and to acquire The Ozona National Bank.  
- Approved, December 20, 2006

Chicago

Orion Bancorporation, Inc., Orion, Illinois -- to acquire First Mid-America Bancorp, Inc., Annawan, and thereby acquire State Bank of Annawan.  
- Approved, December 21, 2006

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota -- waiver of application to merge with United Financial Corp., Great Falls, Montana, in connection with the merger of Heritage Bank.  
- Granted, December 18, 2006

San Francisco

UCBH Holdings, Inc., San Francisco, California -- waiver of application to merge with Summit Bank Corporation, Atlanta, Georgia, in connection with the merger of Summit National Bank and United Commercial Bank, San Francisco, California.  
- Granted, December 22, 2006

**Bank Mergers**

Richmond

First Charter Bank, Charlotte, North Carolina -- to merge with Gwinnett Banking Company, Lawrenceville, Georgia.  
- Approved, December 20, 2006

Minneapolis

First Security Bank of Missoula, Missoula, Montana -- to merge with Citizens State Bank of Hamilton, Hamilton, and thereby establish branches at 100 Main Street and 297 Woodside Cutoff Road, Corvallis.  
- Approved, December 20, 2006

Minneapolis

Glacier Bank, Kalispell, Montana -- to merge with First Citizens Bank, N.A., Columbia Falls and thereby establish branches at 540 Nucleus, Columbia Falls, and 490 Reserve Drive, Kalispell.  
- Approved, December 19, 2006

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to acquire certain assets and assume certain liabilities of branches of Regions Bank, Birmingham, Alabama.  
- Approved, December 19, 2006

San Francisco

United Security Bank, Fresno, California -- to merge with Legacy Bank, N.A., Campbell.  
- Approved, December 22, 2006

Minneapolis

Western Security Bank, Billings, Montana -- to merge with First Citizens Bank of Billings and thereby establish branches.  
- Approved, December 19, 2006

**Change In Bank Control**

Kansas City

Alfalfa County Bancshares, Inc., Cherokee, Oklahoma -- change in bank control.  
- Permitted, December 21, 2006

### **Change In Bank Control**

#### St. Louis

First State Banking Corporation, Russellville, Arkansas -- change in bank control.  
- Permitted, December 21, 2006

#### Minneapolis

Kiester Investments, Inc., Kiester, Minnesota -- change in bank control.  
- Permitted, December 21, 2006

#### Minneapolis

M & H Financial Services, Inc., Miller, South Dakota -- change in bank control.  
- Permitted, December 22, 2006

#### Chicago

Wisconsin Bancshares, Inc., Kenosha, Wisconsin -- change in bank control.  
- Permitted, December 20, 2006

### **Extensions Of Time**

#### Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- extension to March 31, 2007, to establish a branch at 1231 East 57th Street, Sioux Falls.  
- Granted, December 21, 2006

#### Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(K) Provisions, Minier, Illinois -- extension to March 30, 2007, to become a bank holding company and to acquire between 25 percent and 51 percent of the shares of Minier Financial, Inc., and thereby acquire First Farmers State Bank.  
- Granted, December 21, 2006

#### Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to March 21, 2007, to increase its ownership from 37.71 percent to 51 percent of Oswego Bancshares, Inc., and thereby increase its ownership in Oswego Community Bank.  
- Granted, December 19, 2006



### **Extensions Of Time**

#### Cleveland

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

- Granted, December 20, 2006

#### Richmond

Waccamaw Bank, Whiteville, North Carolina -- extension to January 16, 2007, to establish a branch at 4945 Southport-Supply Road Southeast, Southport.

- Granted, December 18, 2006

### **Financial Holding Companies**

#### Cleveland

Buckeye Bancshares, Inc., Lorain, Ohio -- election to become a financial holding company.

- Effective, December 19, 2006

#### Atlanta

IBERIABANK Corporation, Lafayette, Louisiana -- election to become a financial holding company.

- Effective, December 20, 2006

#### Minneapolis

Merchants Financial Group, Inc., Winona, Minnesota -- election to become a financial holding company.

- Effective, December 21, 2006

### **International Operations**

#### Director, BS&R

Citibank, N.A., Las Vegas, Nevada -- waiver of remainder of notification period to invest, through Citibank Overseas Investment Corporation, New Castle, Delaware, in Citigroup Japan Holdings Ltd., Tokyo, Japan, and Citibank Japan Ltd., and modification of the aggregate investment limit of Regulation K.

- Granted, December 20, 2006

**International Operations**

New York

JPMorgan Chase Bank, National Association, Columbus, Ohio -- extension of the corporate existence of Bank One International Holdings Corporation, Chicago, Illinois, and Bank One International Corporation.

- Approved, December 22, 2006

Director, BS&R

National City Bank, Cleveland, Ohio, and Ohio National Corporation Trade Services -- relief from a commitment.

- Granted, December 22, 2006

**Membership**

Cleveland

PNC Bank, Delaware, Wilmington, Delaware -- to become a member of the Federal Reserve System.

- Approved, December 19, 2006

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1895 MHC	* 3A1 * 3A3	Application by 1895 MHC and 1895 Corp., both of Worcester, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Bay State Savings Bank, Worcester, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 01/05/2007
Bangor Bancorp, MHC	* 3A1	Bangor Bancorp, MHC, Bangor, Maine to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Bangor Savings Bank, Bangor, Maine, into a mutual bank holding company structure.	Newspaper: Not available Federal Register: Not available
DANVERS BANCORP, INC.	* 3A3	Danvers Bancorp, Inc., Danvers, Massachusetts to acquire BankMalden, A Co-operative Bank, Malden, Massachusetts pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: 01/05/2007
Spencer MHC	* 3A1 * 3A3	Application by Spencer MHC and Spencer Mid-tier Holding Company, both of Spencer, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Spencer Savings Bank, Spencer, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: Not available

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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 December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO ITAU EUROPA, S.A.	Other Foreign	Banco Itau Europa S.A. Lisbon, Portugal, requesting approval of the Board of Governors of the Federal Reserve System to acquire 100 percent of BankBoston International, Miami, Florida, an edge corporation subsidiary of Bank of America N.A., Charlotte, North Carolina, pursuant to Section 211.5(d) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CALYON	FBSEA	Notice by Calyon, Paris, France for approval from the Board of Governors of the Federal Reserve System to establish an agency in Miami, Florida through the transfer of the activities of the existing Miami agency of its affiliate, Credit Lyonnais, Paris, France, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
M&T BANK CORPORATION	4c8	M&T Bank Corporation, Buffalo, New York proposes to make a public welfare investment in the amount of \$10 million as a limited partner in Enterprise Housing Partners XIV Limited Partnership, Columbia, Maryland ("Enterprise"), pursuant to Sections 225.23 and 225.28(b)(12) of Regulation Y. The general partner of Enterprise is Enterprise Community Investment, Inc.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York request to open and occupy a limited branch to be opened in the Park and ride lot on Millpond Parkway, Village of Monroe, Orange County, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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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: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A5	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire 100 percent of Mercantile Bankshares Corporation, Baltimore, Maryland, and thereby indirectly acquire Marshall National Bank and Trust Company, Marshall, Virginia, The National Bank of Fredricksburg, Fredricksburg, Virginia, The Annapolis Banking and Trust Company, Annapolis, Maryland, Mercantile Eastern Shore Bank, Kent, Maryland, Westminster Union Bank, Carroll, Maryland, Mercantile County Bank, Cecil, Maryland, Mercantile Southern Maryland Bank, Leonardtown, Maryland, The Citizens National Bank, Laurel, Maryland, Mercantile Peninsula Bank, Selbyville, Delaware, Farmers & Mechanics Bank, Frederick, Maryland, and Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland.	Newspaper: 12/18/2006 Federal Register: 12/26/2006

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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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
542528	CITIZENS BKG CO, SANDUSKY, OHIO	09/25/2006	12/18/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FREEDOM BANK OF VIRGINIA, THE	CIC	Dr. Terry Collins, Springfield, Virginia; Mr. Norman Horn, Oakton, Virginia; Mr. David Karlgaard, Fairfax, Virginia; Mr. Richard Litman, Fairfax Station, Virginia; Mr. Alvin Nashman, Falls Church, Virginia; Mr. Russell Sherman, Fairfax, Virginia; and Ategra Community Financial Institution Fund, LP, Vienna, Virginia, acting as a group to control up to 37.3% of the voting securities of The Freedom Bank of Virginia, Vienna, Virginia.	Newspaper: 12/28/2006 Federal Register: 01/08/2007
RESOURCE BANK	* Branch	Resource Bank, Virginia Beach, Virginia, proposes to establish a branch at 9012 Church Street, Manassas, Virginia.	Newspaper: 01/02/2007 Federal Register: Not applicable
SANDY SPRING BANCORP, INC.	* 3A3 * 18C * Branch	Sandy Spring Bancorp, Inc., Olney, Maryland, to acquire 100% of the voting securities of Potomac Bank of Virginia, Fairfax, Virginia.	Newspaper: Not available Federal Register: 01/16/2007

## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST UNITED BANK	* Branch	1st United Bank, Boca Raton, Florida, to establish a branch located at 1948 Harrison Street, Hollywood, Florida.	Newspaper: 01/09/2007 Federal Register: Not applicable
CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to convert an international agency to a branch office in Miami, Florida.	Newspaper: Not available Federal Register: Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 2635 Veterans Memorial Drive, Abbeville, Louisiana, to be known as the Abbeville Branch.	Newspaper: 12/29/2006 Federal Register: Not applicable
INSCORP, INC.	* 3A3	InsCorp, Inc., Nashville, Tennessee, to acquire 50 percent of the outstanding shares of Insurors Bank of Tennessee, Nashville, Tennessee. Total ownership will be 100 percent.	Newspaper: 01/12/2007 Federal Register: 01/08/2007
TRISUMMIT BANK	Member	TriSummit Bank, Kingsport, Tennessee, to become a member of the Federal Reserve System (in organization).	Newspaper: Not applicable Federal Register: Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 8830 Spring Cypress Road, Spring, Harris County, Texas.	Newspaper:	Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1412 N. Rochester Road, Rochester Hills, Oakland County, Michigan.	Newspaper:	Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 25950 Pontiac Trail, South Lyon, Oakland County, Michigan.	Newspaper:	Not available Federal Register: Not applicable
FEB BANCSHARES, INC.	CIC	Notice by Geoffrey A. Sawtelle, Neshkoro, Wisconsin, to acquire greater than 25 percent of the common stock of FEB Bancshares, Inc., Neshkoro, Wisconsin, and thereby indirectly acquire Farmers Exchange Bank, Neshkoro, Wisconsin.	Newspaper:	12/27/2006 Federal Register: 12/27/2006
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Urbana, Illinois, to merge with Main Street Trust, Inc., Champaign, Illinois, and thereby indirectly acquire Main Street Bank & Trust, Champaign, Illinois.	Newspaper:	Not available Federal Register: 01/16/2007
HEARTLAND BANCORP, INC.	* 4c8	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire 100 percent of the voting shares of First Federal Bancshares, Inc., Colchester, Illinois, and thereby indirectly acquire First Federal Bank, Colchester, Illinois, and thereby operate a savings association.	Newspaper:	01/07/2007 Federal Register: 01/12/2007
Lotus Bancorp, Inc.	* 3A1	Lotus Bancorp, Inc., Novi, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Lotus Bank (in organization), Novi, Michigan.	Newspaper:	Not available Federal Register: Not available
MARSHALL & ILSLEY CORPORATION	* 3A5	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the outstanding capital stock of United Heritage Bankshares of Florida, Inc., Orlando, Florida, and thereby indirectly acquire United Heritage Bank, Orlando, Florida.	Newspaper:	Not available Federal Register: 01/22/2007
P/R BANCORP	* 3A1	P/R Bancorp, Spartanburg, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Greensfork Township State Bank, Spartanburg, Indiana.	Newspaper:	12/31/2006 Federal Register: 01/02/2007
STAR FINANCIAL GROUP, INC.	CIC	Notification by Thomas M. Marcuccilli and James C. Marcuccilli, both of Fort Wayne, Indiana and their immediate families to retain control of 18.5 percent of the outstanding shares of STAR Financial Group, Inc., Fort Wayne, Indiana, and indirectly STAR Financial Bank, Fort Wayne, Indiana.	Newspaper:	Not available Federal Register: 01/05/2007

## District: 7

### Federal Reserve Bank of Chicago

#### Availability of CRA Public Evaluations

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
832470	HOMEFEDERAL BK, COLUMBUS, INDIANA	08/07/2006	12/07/2006	S	Large Bank
991135	STATE BK GENEVA, GENEVA, ILLINOIS	09/11/2006	12/15/2006	S	Small Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE



**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANCORPSOUTH, INC.	* 3A5	BancorpSouth, Inc., Tupelo, Mississippi, to merge with City Bancorp, Inc., Springfield, Missouri, and thereby indirectly acquire The Signature Bank, Springfield, Missouri.	Newspaper: 01/20/2007 Federal Register: 01/24/2007
FIRST BANKS, INC.	* 3A3 * 18C * Branch	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, St. Louis, Missouri, to acquire 100 percent of Royal Oaks Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Royal Oaks Bank, SSB, Houston, Texas. Also, First Bank, St. Louis, Missouri, to merge with Royal Oaks Bank, SSB, Houston, Texas, and to retain the acquired facilities as branch offices.	Newspaper: 01/18/2007 Federal Register: 01/16/2007

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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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- O = Outstanding
- S = Satisfactory
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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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST NATIONAL FINANCIAL SERVICES INC.	* 3A3	First National Financial Services, Inc., Elk River, Minnesota to acquire 100 percent of Maple Lake Bancorporation, Edina, Minnesota and thereby indirectly acquire Security State Bank of Maple Lake, Maple Lake, Minnesota.	Newspaper: Not available Federal Register: 01/08/2007
FIRST SLEEPY EYE BANCORPORATION, INC.	* 3A3	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota to acquire 100 percent of Lake Benton Bancorporation, Inc., Sioux Falls, South Dakota and thereby indirectly acquire First Security Bank-Lake Benton, Lake Benton, Minnesota.	Newspaper: Not available Federal Register: 01/16/2007
MAHNOMEN BANCSHARES, INC.	CIC	Notice by Harley Allen Hanson, Mahnomen, Minnesota, to gain control of Mahnomen Bancshares, Inc., Mahnomen, Minnesota, and thereby indirectly gain control of First National Bank in Mahnomen, Mahnomen, Minnesota.	Newspaper: Not available Federal Register: 01/08/2007
MCVILLE FINANCIAL SERVICES, INC.	CIC	Notice by Dan L. Rorvig, McVile, North Dakota; Teresa L. Rorvig, McVile, North Dakota; Robert J. Fossum, Forest River, North Dakota; and Troy D. Olson, Cooperstown, North Dakota, acting as a group in concert to gain control of McVile Financial Services, Inc., McVile, North Dakota, and thereby indirectly gain control of Mcville State Bank, McVile, North Dakota.	Newspaper: Not available Federal Register: 01/16/2007

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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 December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERISTATE BANK	* Branch Premises	Ameristate Bank, Atoka, Oklahoma, to establish a branch to be located at 2009 Independence, Sherman, Texas, and to increase its investment in bank premises in the amount of \$650,000.	Newspaper: 12/28/2006 Federal Register: Not applicable
BLUE VALLEY BAN CORP.	* 3A3	Blue Valley Ban Corp., to acquire 100 percent of the voting shares of Unison Bancorp, Inc., parent Western National Bank, both of Lenexa, Kansas.	Newspaper: Not available Federal Register: 01/12/2007
FIRST FIDELITY BANCORP, INC.	CIC	Notification by Lynda L. Cameron, Wellington, Florida, to acquire control of First Fidelity Bancorp, Inc., parent of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.	Newspaper: Not available Federal Register: 01/08/2007
FIRST INDEPENDENT BANCORP, INC.	* 3A3	First Independent Bancorp, Inc., Chickasha, Oklahoma, to acquire 100 percent of the voting shares of Cyril State Bank, Cyril, Oklahoma.	Newspaper: 12/29/2006 Federal Register: 12/29/2006
FIRST STATE BANCORPORATION	* 3A3 * 18C * Branch	First State Bancorporation, Albuquerque, New Mexico, to acquire 100 percent of the voting shares of Front Range Capital Corporation, parent of Heritage Bank, both in Louisville, Colorado. First Community Bank, Taos, New Mexico, to merge with Heritage Bank, Louisville, Colorado, and incident thereto, to establish thirteen branches at 2775 Pearl Street and 1900 Ninth Street, both in Boulder; 811 South Public Road and 2695 North Park Drive, Suite 101, both in Lafayette; 1543 Wazee Street and 3850 York Street, both in Denver; 1020 Century Drive and 801 Main Street, both in Louisville; Erie, Broomfield, Longmont, Niwot, and Firestone, all in Colorado.	Newspaper: Not available Federal Register: 01/05/2007
REEVES BANCSHARES, INC.	CIC	Notification by Raymond E. Wooldridge, Dallas, Texas, to acquire control of Reeves Bancshares, Inc., Gould, Oklahoma, parent of Stockmans Bank, Altus, Oklahoma.	Newspaper: 01/03/2007 Federal Register: 12/28/2006

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST ARTESIA BANCSHARES, INC.	CIC	Notice filed by The J.C. Gray Trust and Johnny C. Gray, as trustee, both of Artesia, New Mexico, and The T.L. Chandler Trust and Terry L. Chandler, as trustee, both of Carlsbad, New Mexico, to increase their ownership and control, from 7.04 percent to 42.74 percent, of First Artesia Bancshares, Inc., Artesia, New Mexico, and indirectly The First National Bank, Artesia, New Mexico.	Newspaper: 01/02/2007 Federal Register: 01/03/2007

**District: 11**  
**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
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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 December 23, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CITY NATIONAL CORPORATION	* 3A5	City National Corporation, Beverly Hills, California, to merge with Business Bank Corporation, and thereby indirectly acquire Business Bank of Nevada, both of Las Vegas, Nevada.	Newspaper: 01/19/2007 Federal Register: 01/19/2007
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain control of 24.4 percent of First Chicago Bancorp, and thereby indirectly retain control of its subsidiary, First Chicago Bank & Trust, both of Chicago, Illinois.	Newspaper: Not available Federal Register: Not available
PRINEVILLE BANCORPORATION	CIC	Notice by Stuart J. Shelk, Jr., Linda S. Shelk, Clark J. Shelk Trust UA, Anne Marie Shelk Trust UA, and John B. Shelk Trust UA, Powell Butte, Oregon, to increase their ownership to 10.58 percent, collectively, in Prineville Bancorporation and thereby indirectly control its subsidiary, Community First Bank, both of Prineville, Oregon.	Newspaper: Not available Federal Register: 01/03/2007

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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