
Federal Reserve Release



H.2

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

No. 13

Week Ending March 31, 2007

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina -- to acquire U.S. Trust Corporation, New York, New York, and United States Trust Company, National Association.

- Approved, March 26, 2007

Regulations And Policies

Reports to Congress -- interagency reports on federal banking agencies' efforts to coordinate examinations as required by section 305 of the Riegle Community Development and Regulatory Improvement Act, and on capital and accounting differences among the agencies as required by section 37(c) of the Federal Deposit Insurance Act.

- Approved, March 26, 2007

Testimony And Statements

Economic Outlook -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress.

- Published, March 28, 2007

Subprime Mortgages -- statement of Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Financial Services.

- Published, March 27, 2007

H.2 Actions under delegated authority

March 25, 2007 to March 31, 2007

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

Atlanta

BankEast, Knoxville, Tennessee -- to establish a branch at 10626 Hardin Valley Road.

- Approved, March 29, 2007

Atlanta

BankEast, Knoxville, Tennessee -- to establish a branch at 7971 East Lamar Alexander Parkway, Townsend.

- Approved, March 30, 2007

Minneapolis

Community Bank-Missoula, Inc., Missoula, Montana -- to establish a branch at 3200 Brooks Street.

- Approved, March 30, 2007

Atlanta

Cumberland Bank, Franklin, Tennessee -- to establish branches at 1470 South Church Street, Murfreesboro, and 9200 Carothers Parkway, Franklin.

- Withdrawn, March 28, 2007

Secretary

East West Bank, Pasadena, California -- to establish an in-store branch at 2959 Chino Avenue, Chino Hills.

- Approved, March 30, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1495 North Rock Springs Road, Apopka, Florida.

- Approved, March 28, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 16509 Fish Hawk Boulevard, Tampa, Florida.

- Approved, March 28, 2007

Bank Branches, Domestic

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch known as OBX Bank at 3708 Croatan Highway North, Unit 1, Kitty Hawk, North Carolina.
- Approved, March 28, 2007

Secretary

Presidio Bank, San Francisco, California -- to establish a branch at 703 2nd Street, Santa Rosa.
- Approved, March 27, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 169 Dauphin Street, Suite 319, Mobile, Alabama.
- Approved, March 28, 2007

Atlanta

Sterling Bank, Lantana, Florida -- to establish a branch at 600 North Federal Highway, Boca Raton.
- Approved, March 29, 2007

Bank Holding Companies

New York

Amboy Bancorporation Employee Stock Ownership Plan, Old Bridge, New Jersey -- to become a bank holding company and to acquire up to 26 percent of the shares of Amboy Bancorporation.
- Approved, March 28, 2007

Atlanta

American United Bancorp, Inc., Lawrenceville, Georgia -- to become a bank holding company and to acquire American United Bank.
- Approved, March 29, 2007

Boston

Assabet Valley Bancorp, Hudson, Massachusetts -- to acquire Westborough Bancorp, MHC, Westborough, Westborough Financial Services, Inc., and The Westborough Bank.
- Approved, March 27, 2007

Bank Holding Companies

Chicago

Associated Banc-Corp, Green Bay, Wisconsin -- to acquire First National Bank of Hudson, Woodbury, Minnesota.
- Approved, March 30, 2007

Cleveland

The Bank of Kentucky Financial Corporation, Crestview Hills, Kentucky -- waiver of application to acquire and merge with FNB Corporation, Inc., Fort Mitchell.
- Granted, March 26, 2007

Atlanta

Calusa Financial Corporation, Inc., Punta Gorda, Florida -- to become a bank holding company and to acquire Calusa National Bank, a de novo bank.
- Approved, March 29, 2007

Richmond

Capital One Financial Corporation, McLean, Virginia -- waiver of application for Capital One, F.S.B. to convert to a national bank in connection with its merger with Capital One, National Association, New Orleans, Louisiana, as part of an internal reorganization.
- Withdrawn, March 26, 2007

Chicago

Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin -- to increase its ownership to 35.52 percent of the shares of Union Bancorporation, Inc. and thereby increase its indirect ownership of Community State Bank.
- Approved, March 28, 2007

Director, BS&R

Credit Suisse Group, Zurich, Switzerland, and Credit Suisse -- to engage on a limited basis in physical commodity trading activities.
- Approved, March 27, 2007

Bank Holding Companies

Kansas City

Farmers and Drovers Financial Corp, Council Grove, Kansas -- to become a bank holding company and to acquire Farmers and Drovers Bank.
- Approved, March 29, 2007

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to become a bank holding company and to acquire First Guaranty Bank.
- Withdrawn, March 27, 2007

Cleveland

Gillmor Financial Services, Inc., Old Fort, Ohio -- to acquire 4.99 percent of the shares of Panther Community Bank, N.A., Lehigh Acres, Florida.
- Withdrawn, March 26, 2007

Atlanta

Greene County Bancshares, Inc., Greeneville, Tennessee -- to acquire Civitas Management Company, Inc., Franklin, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.
- Approved, March 29, 2007

Minneapolis

John T. Vucurevich Foundation, Rapid City, South Dakota -- to become a bank holding company and to retain control of United Bancorporation, Osseo, Wisconsin, and Midwest Bancorporation.
- Approved, March 30, 2007

Kansas City

Kansas Pacific Investments, LLC, Hays, Kansas -- to become a bank holding company and to acquire First National Bank.
- Approved, March 27, 2007

Bank Holding Companies

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- waiver of application in connection with Marshall & Ilsley Corporation's divestiture of shares of United Heritage Bank, Longwood, Florida, to an unaffiliated bank holding company, Fidelity Southern Corporation, Atlanta, Georgia.
- Granted, March 29, 2007

Minneapolis

Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to acquire, through Bremer Insurance Agencies, Inc., certain assets of Buchmeier Agency, Inc., and thereby engage in insurance agency activities.
- Approved, March 26, 2007

Kansas City

Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire Farmers and Merchants Bank, Imperial.
- Approved, March 28, 2007

Minneapolis

Trinity Investments, Inc., Fargo, North Dakota -- to become a bank holding company and to acquire Bank of Glen Ullin, Glen Ullin.
- Approved, March 29, 2007

Bank Mergers

Chicago

Isabella Bank and Trust, Mount Pleasant, Michigan -- to merge with FSB Bank, Breckenridge, and thereby establish five branches.
- Approved, March 28, 2007

Change In Bank Control

Kansas City

Antelope Bancshares, Inc., Elgin, Nebraska -- change in bank control.
- Permitted, March 28, 2007

Change In Bank Control

Kansas City

Cunningham Agency, Inc., Mound City, Kansas -- to retain control of Cunningham Agency, Inc.
- Permitted, March 29, 2007

Atlanta

First Heritage Corporation, Carthage, Mississippi -- change in bank control.
- Permitted, March 29, 2007

Dallas

Gulfport Bancshares of Delaware, Inc., Richwood, Texas -- change in bank control.
- Permitted, March 29, 2007

Kansas City

Hillcrest Bancshares, Inc., Overland Park, Kansas -- to retain control of Hillcrest Bancshares, Inc.
- Permitted, March 28, 2007

Minneapolis

McVille Financial Services, Inc., McVille, North Dakota -- change in bank control.
- Permitted, March 30, 2007

Extensions Of Time

Kansas City

Colorado Community Bank, Yuma, Colorado -- extension to July 7, 2007, to establish a branch at 4625 Trail Boss Drive, Castle Rock.
- Granted, March 28, 2007

Philadelphia

Conestoga Bancorp, Inc., Chester Springs, Pennsylvania -- extension to June 1, 2007, to acquire PSB Bancorp, Inc., Philadelphia, in connection with the merger of Conestoga Bank, Chester Springs, with First Penn Bank, Philadelphia.
- Granted, March 28, 2007

Extensions Of Time

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- extension to June 30, 2007, to establish a branch at 1231 East 57th Street, Sioux Falls.

- Granted, March 26, 2007

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to March 28, 2008, to acquire up to 47.5 percent of the shares of Brotherhood Bancshares, Inc.

- Granted, March 27, 2007

Richmond

Virginia Community Bank, Louisa, Virginia -- extension to April 14, 2007, to establish a branch at U.S. Routes 15 and 250, Zion Crossroads.

- Granted, March 28, 2007

Financial Holding Companies

Atlanta

First Cherokee Bancshares, Inc., Woodstock, Georgia -- election to become a financial holding company.

- Effective, March 27, 2007

International Operations

Director, BS&R

J.P. Morgan International Finance Limited, Newark, Delaware -- waiver of remainder of notification period to make an investment.

- Granted, March 30, 2007

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts, State Street International Holdings, and CitiStreet International, LLC, Quincy, Massachusetts -- to engage in the activity of mutual fund administration.

- Approved, March 30, 2007

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending March 31, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	* 3A3 * 3A5 4c8	Notification by Boston Private Financial Holdings, Inc., Boston, MA to acquire Charter Financial Corporation, Bellevue, WA and its subsidiaries, Charter Bank, Bellevue, WA and Banc Support, Inc., Kent, WA, pursuant to sections 3(a)(3), 3(a)(5) and 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available Federal Register: 04/26/2007
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Section 4(c)(8) notification by Boston Private Financial Holdings, Inc., Boston, MA to acquire a 0.3% additional interest in Bingham, Osborn & Scarborough LLC, San Francisco, CA.	Newspaper:	Not applicable Federal Register: Not applicable
MOUNTAINONE FINANCIAL PARTNERS, MHC	* 3A3 * 3A5	MountainOne Financial Partners, MHC and MountainOne Financial Partners, Inc., both of North Adams, Massachusetts, to acquire South Coastal Holdings, MHC and its subsidiary bank, South Coastal Bank, both of Rockland, 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: 04/12/2007
STATE STREET BANK AND TRUST COMPANY	* 18C	State Street Bank and Trust Company, Boston, Massachusetts (SSBT) to merge with Investors Bank & Trust Company, Boston, Massachusetts, with SSBT as the surviving entity.	Newspaper:	Not available Federal Register: Not applicable
STATE STREET BANK AND TRUST COMPANY	* Branch	Application by State Street Bank and Trust Company, Boston, Massachusetts (SSBT) to retain the main office of Investors Bank & Trust Company, Boston, Massachusetts (IBT), located at 200 Clarendon Street, Boston, Massachusetts, and to operate that office as a branch pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H, subsequent to the merger of SSBT and IBT.	Newspaper:	Not available Federal Register: Not applicable
STATE STREET CORPORATION	* 3A3 * 3A5	Application by State Street Corporation, Boston, Massachusetts to acquire Investors Financial Services Corporation, and its subsidiary bank, Investors Bank & Trust Company, both of Boston, 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: 04/19/2007

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
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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 March 31, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	* 3A3	Australia and New Zealand Banking Group Limited, Melbourne, Australia to acquire Citizens Bancorp and indirectly its wholly owned subsidiary, Citizen's Security Bank, both located in Hagatna, Guam.	Newspaper: 04/23/2007 Federal Register: 04/23/2007
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, an Edge Corporation held by Banco Santander Central Hispano, Madrid, Spain, to establish a domestic branch in Seattle, Washington.	Newspaper: Not available Federal Register: Not applicable
HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED, THE	FBSEA	The Hongkong and Shanghai Banking Corporation Limited, Hong Kong Special Administrative Region, People's Republic of China, request prior notice to establish an additional representative office in the United States.	Newspaper: 04/29/2007 Federal Register: Not applicable
JPMORGAN CHASE & CO.	Investment	JP Morgan Structured Fund Management SAS ("JPMSFM") an indirect subsidiary of JP International Finance Limited ("JPMIF"), an Edge corporation and an indirect subsidiary of JPMorgan Chase Bank, National Association, Newark, Delaware, submits notice to permit the investment by a fund structure advised and deemed controlled by JPMSFM to make portfolio investments in underlying funds in the amount greater than U.S. \$25 million.	Newspaper: Not applicable Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending March 31, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 31, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3244 East Colonial Drive, Orlando, FL.	Newspaper: 04/05/2007 Federal Register: Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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NI = Needs to improve

SN = Substantial noncompliance

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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: 5**Federal Reserve Bank of Richmond****Filings received during the week ending March 31, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITAL ONE BANK	* 18C	Capital One Bank, Glen Allen, Virginia, to acquire certain assets and assume certain liabilities of Capital One, F.S.B., McLean, Virginia.	Newspaper: 04/16/2007 Federal Register: Not applicable
GATEWAY FINANCIAL HOLDINGS, INC.	* 3A3 * 18C * Branch	Gateway Financial Holdings, Inc., Virginia Beach, Virginia, to acquire 100% of the voting securities of The Bank of Richmond, N.A., Richmond, Virginia.	Newspaper: Not available Federal Register: Not available
SANDY SPRING BANCORP, INC.	* 3A5 * 18C * Branch	Sandy Spring Bancorp., Inc., Olney, Maryland, to acquire 100% of the voting securities of CN Bancorp, Inc., Glen Burnie, Maryland, and thereby indirectly acquire County National Bank, Glen Burnie, Maryland.	Newspaper: Not available Federal Register: Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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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 March 31, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
CNLBANCSHARES, INC.	* 3A3	CNLBancshares, Inc., Orlando, Florida, to acquire 100 percent of the outstanding shares of CNLBank, Southwest Florida, Bonita Springs, Florida (in organization).	Newspaper: 04/16/2007 Federal Register: 04/23/2007
FIRST GUARANTY BANCSHARES, INC.	* 4c8	First Guaranty Bancshares, Inc., Hammond, Louisiana, to acquire 100 percent of the outstanding shares of Homestead Bancorp, Inc., and its subsidiary, Homestead Bank, both of Ponchatoula, Louisiana, and thereby engage in operating a savings association.	Newspaper: 04/28/2007 Federal Register: 04/23/2007
FIRST GUARANTY BANCSHARES, INC.	* 3A1	First Guaranty Bancshares, Inc., Hammond, Louisiana, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Guaranty Bank, Hammond, Louisiana.	Newspaper: 04/27/2007 Federal Register: 04/20/2007
FIRST IC FINANCIAL CORP.	* 3A1	First IC Financial Corp., Doraville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Intercontinental Bank, Doraville, Georgia.	Newspaper: 04/29/2007 Federal Register: 04/23/2007
GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC.	* 3A3	Gateway Financial Holdings of Florida, Inc., Ormond Beach, Florida, to acquire 100 percent of the outstanding shares of Gateway Bank of Central Florida, Ocala, Florida (in organization).	Newspaper: 04/18/2007 Federal Register: 04/23/2007
INDEPENDENT BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama, to become a bank holding company by retaining 25.76 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiaries, Community Spirit Bank, both of Red Bay, Alabama, Spirit Bancshares, Inc., and Spirit Bank, both of Belmont, Mississippi.	Newspaper: 04/20/2007 Federal Register: 04/20/2007
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: 607 Dunlawton Avenue, Port Orange, Florida, to be known as the Dunlawton East Branch, and 2410 South Ridgewood Avenue, Daytona, Florida, to be known as the South Daytona Branch.	Newspaper: 03/30/2007 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 276 East Bay Street, Charleston, South Carolina, to be known as the East Bay Office.	Newspaper: 04/06/2007 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, proposes to acquire equity securities to hedge its exposure to equity derivative transactions.	Newspaper: Not available Federal Register: Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3350658	FIRST VISION BK OF TN, TULLAHOMA, TENNESSEE	12/04/2006	03/25/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 31, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
1ST SOURCE CORPORATION	* 3A5	1st Source Corporation, South Bend, Indiana, to acquire 100 percent of the voting shares of FINA Bancorp, Inc., Valparaiso, Indiana, and thereby indirectly acquire First National Bank of Valparaiso, Valparaiso, Indiana.	Newspaper: Not available Federal Register: 04/13/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited V, Lansing, Michigan, to convert Ohio Commerce Bank, Beachwood, Ohio and Bank of Maumee, Maumee, Ohio, into thrift institutions and thereby operate a savings associations.	Newspaper: 04/06/2007 Federal Register: 04/16/2007
CENTRUE BANK	* 18C * Branch	Centrue Bank, Streator, Illinois, to merge with Bank 10, Belton, Missouri, and thereby to establish 5 branches, and the related application by Centrue Bank, Streator, Illinois, to establish a branch at 7700 Bonhomme, Clayton, Missouri.	Newspaper: Not available Federal Register: Not applicable
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan, to establish two branches to be located at 821 S. Cambridge Street, Midland, Michigan and 300 Kennely Road, Saginaw, Michigan.	Newspaper: 03/28/2007 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish five branches at the following locations: Woodridge & I-610, Houston, Texas, Buffalo Speedway & US Hwy 59, Houston, Texas, Bay Area Blvd. & I-45, Webster, Texas, 110 E. John Carpenter Fwy, Irving, Texas, and 4581 Frankford Road, Dallas, Texas.	Newspaper: Not available Federal Register: Not applicable
FIRSTBANK CORPORATION	* 3A5	Firstbank Corporation, Alma, Michigan, to merge with ICNB Financial Corporation, Ionia, Michigan, and thereby indirectly acquire Ionia County National Bank of Ionia, Ionia, Michigan.	Newspaper: 04/21/2007 Federal Register: 04/16/2007
LAYTON PARK FINANCIAL GROUP, INC.	* 3A1 4c8	Layton Park Financial Group, Inc., Milwaukee, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Layton State Bank, Milwaukee, Wisconsin, and to engage de novo in extending credit and servicing loans.	Newspaper: 04/20/2007 Federal Register: 04/23/2007
MARSHALL & ILSLEY CORPORATION	* 3A5	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Excel Bank Corporation, Minneapolis, Minnesota, and thereby indirectly acquire Excel Bank Minnesota, Minneapolis, Minnesota.	Newspaper: 04/16/2007 Federal Register: 04/16/2007
PRIMEBANK	* Branch	Primebank, Le Mars, Iowa, to establish a branch facility to be located at 5680 Sunnybrook Drive, Sioux City, Iowa.	Newspaper: 04/09/2007 Federal Register: Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending March 31, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
LEA M. MCMULLAN TRUST	* 3A3 * 3A5	Lea M. McMullan Trust, Shelbyville, Kentucky, to indirectly acquire 100 percent of Fort Knox National Bancorp, Inc., Radcliff, Kentucky, and thereby indirectly acquire Fort Knox National Bank, Radcliff, Kentucky. Also a companion filing for Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky, to acquire 100 percent of Fort Knox National Bancorp, Inc., Radcliff, Kentucky, and thereby indirectly acquire Fort Knox National Bank, Radcliff, Kentucky.	Newspaper: 04/23/2007 Federal Register: 04/23/2007
LINDELL BANK & TRUST COMPANY	* Branch	Lindell Bank & Trust Company, St. Louis, Missouri, to establish a branch facility to be located at 3059 Clarkson Road, Ellisville, Missouri.	Newspaper: 04/09/2007 Federal Register: Not applicable

District: 8
Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 31, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
1ST BANK	* 18C * Branch	1st Bank, Evanston, Wyoming, to merge with North Side State Bank of Rock Springs, Rock Springs, Wyoming, and incident thereto proposes to establish a branch at 601 North Front Street, Rock Springs, Wyoming.	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.

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending March 31, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BOK FINANCIAL CORPORATION	* 3A1 * 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire, through its subsidiary BOKF Merger Corporation Number Twelve, Tulsa, Oklahoma, 100 percent of the voting shares of Worth Bancorporation, Inc., parent of Worth National Bank, both in Lake Worth, Texas. Immediately thereafter, BOKF Merger Corporation Number Twelve, Tulsa, Oklahoma, will merge into Worth Bancorporation, Inc., Lake Worth, Texas.	Newspaper: 04/22/2007 Federal Register: 04/20/2007
CITIZENS BANK OF EDMOND, THE	* Branch	The Citizens Bank of Edmond, Edmond, Oklahoma, to establish a branch at the SW corner of Penn and 164th Street, Oklahoma City, Oklahoma.	Newspaper: 04/12/2007 Federal Register: Not applicable
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska, to acquire 100 percent of the voting shares of Spalding City Corporation, Omaha, Nebraska, parent of Spalding City Bank, Spalding, Nebraska.	Newspaper: Not available Federal Register: 04/06/2007
DICKINSON FINANCIAL CORPORATION II	* 3A3	Dickinson Financial Corporation II and Dickinson Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of SunBank, N.A., Phoenix, Arizona.	Newspaper: 04/14/2007 Federal Register: 04/12/2007
FIRST FINANCIAL BANCSHARES, INC.	CIC	Notice by Douglas J. Compton, Lawrence, Kansas, to acquire control of First Financial Bancshares, Inc., parent of The Lawrence Bank, both in Lawrence, Kansas, through the acquisition of voting shares.	Newspaper: Not available Federal Register: 03/30/2007
GREEN COUNTRY BANCORPORATION, INC.	CIC	Notification by William Scott Martin Trust, and William S. Martin, Miami Beach, Florida, as trustee, to acquire control of Green Country Bancorporation, Inc., parent of The First State Bank, both in Ketchum, Oklahoma.	Newspaper: Not available Federal Register: 04/10/2007
KANSAS PACIFIC INVESTMENTS, LLC	3A1	Kansas Pacific Investments, LLC, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank, both in Hays, Kansas.	Newspaper: Not applicable Federal Register: Not applicable

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.

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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending March 31, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
COUNTRY HOLDING CORP.	CIC	Notice by Belote Family Partnership, LTD., Kingwood, Texas, and its general partner, Belote Management Trust, Kingwood, Texas, to retain ownership of 32.258 percent of Country Holding Corp., Austin, Texas, and indirectly Texas Country Bank, Lakeway, Texas. Mr. Farrald Belote, Jr. and Mrs. Arlene Belote, are co-trustees of the Belote Management Trust, Kingwood, Texas.	Newspaper: Not available Federal Register: 04/18/2007
FIRST BANK LUBBOCK BANCSHARES, INC.	* 3A5	First Bank Lubbock Bancshares, Inc., Lubbock, Texas, and Outsource Delaware Capital Group, Inc., Dover, Delaware, to acquire by merger 100 percent of Wilson Bancshares, Inc., Wilson, Texas, and indirectly acquire Wilson State Bank, Wilson, Texas.	Newspaper: 04/21/2007 Federal Register: 04/23/2007
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 1300 S. University, Suite 314, Fort Worth, Texas 76107.	Newspaper: 04/05/2007 Federal Register: Not applicable
OPPORTUNITY BANCSHARES, INC.	* 3A1	Opportunity Bancshares, Inc., Richardson, Texas, to become a bank holding company by acquiring 100 percent of Opportunity Bank, National Association, Richardson, Texas.	Newspaper: Not available Federal Register: 04/26/2007
SWNB BANCORP, INC.	* 3A3	SWNB Bancorp, Inc., Houston, Texas, to acquire 100 percent of Nevada National Bank, Las Vegas, Nevada (de novo).	Newspaper: 04/15/2007 Federal Register: 04/20/2007

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending March 31, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 03/22/2007 Federal Register: 02/28/2007
Saddleback Bancorp	* 3A1 4c8	1) Saddleback Bancorp to become a bank holding company by acquiring 100 percent of Tustin Community Bank, both of Tustin, California; and 2) Saddleback Bancorp to engage in extending credit and servicing loans through Saddleback Loan Company, both of Tustin, California, pursuant to section 4(c)(8) of the Bank Holding Company, and section 225.28(b)(1) of Regulation Y.	Newspaper: 04/30/2007 Federal Register: Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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