
Federal Reserve Release



H.2

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

No. 31

Week Ending August 4, 2007

Testimony And Statements

Renomination of Governor Kroszner -- statement by Governor Kroszner before the Senate Committee on Banking, Housing, and Urban Affairs on his nomination to a full term as a member of the Board.

- Published, August 2, 2007

Regulations And Policies

Credit Scoring -- report to the Congress on credit scoring and its effects on the availability and affordability of credit.

- Approved, August 2, 2007

Subprime Lending -- publication for comment of interagency proposed illustrations of consumer information for subprime mortgage products (Docket No. OP-1292).

- Approved, July 31, 2007

Reserve Bank Operations

Federal Reserve Bank of Chicago -- appointment of Charles L. Evans as President, effective September 1, 2007.

- Approved, July 30, 2007

Enforcement

Mid America Bank and Trust Company, Dixon, Missouri -- issuance of a consent order of prohibition against Richard N. DeLong, a former institution-affiliated party.

- Announced, August 2, 2007

Texas State Bank, McAllen, Texas -- written agreement dated April 25, 2006,
terminated July 2, 2007.

- Announced, July 31, 2007

H.2 Actions under delegated authority

July 29, 2007 to August 4, 2007

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operational and Payment System

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 221 Western Avenue, Suffolk.

- Approved, August 1, 2007

Chicago

Corridor State Bank, Coralville, Iowa -- to establish a branch at 202 North Linn Street, Iowa City.

- Approved, August 1, 2007

Richmond

Old Line Bank, Bowie, Maryland -- to establish a branch at 9658 Baltimore Avenue, College Park.

- Approved, August 3, 2007

Dallas

Southwest Bank, Fort Worth, Texas -- to establish branches at 3340 Camp Bowie Boulevard and 4809 Camp Bowie Boulevard.

- Approved, July 30, 2007

Bank Holding Companies

Secretary

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company.

- Approved, August 2, 2007

Bank Holding Companies

Atlanta

- CCB Financial Corporation, Jonesboro, Georgia -- relief from a commitment.
- Granted, August 1, 2007

Kansas City

- Community State Bankshares, Inc., Lamar, Colorado -- to become a bank holding company and to acquire Community State Bank, a de novo bank.
- Withdrawn, July 31, 2007

Cleveland

- First Capital Bancshares, Inc., Chillicothe, Ohio -- waiver of application to acquire Deerfield Bancshares, Inc., Clarksburg, in connection with the merger of their subsidiary banks, The Citizens National Bank of Chillicothe, Chillicothe, and Clarksburg Commercial Bank, Clarksburg.
- Granted, August 2, 2007

Chicago

- First Michigan Bancorp, Inc., Troy, Michigan -- to become a bank holding company and to acquire First Michigan Bank, a de novo bank.
- Approved, August 1, 2007

Atlanta

- Florida Bank Group, Inc., Tampa, Florida -- to merge with Cygnet Financial Corporation, Ponte Vedra, and thereby acquire Cygnet Private Bank.
- Approved, July 31, 2007

Bank Holding Companies

Chicago

Metropolitan Bank Group, Inc., Chicago, Illinois; Alpha Bancorp, Inc., Metropolitan Bancorp, Inc., and Plaza Bancorp, Inc. -- to acquire Oswego Bancshares, Inc., Oswego, and Oswego Community Bank.

- Approved, July 31, 2007

St. Louis

Porter Bancorp, Inc., Louisville, Kentucky, and PBIB Corporation, Inc. -- to acquire Ohio County Bancshares, Inc., Beaver Dam, Kentucky, and thereby acquire Kentucky Trust Bank.

- Approved, August 3, 2007

Dallas

Providence Bancshares Corporation, Southlake, Texas -- to become a bank holding company and to acquire Providence Bank of Texas, a de novo bank.

- Approved, August 2, 2007

Richmond

Square 1 Financial, Inc., Durham, North Carolina -- to engage de novo in private placement and investment advisory activities.

- Approved, July 31, 2007

Bank Mergers

Kansas City

First State Bank, Lincoln, Nebraska -- to merge with Saline State Bank, Wilber, and thereby establish a branch.

- Approved, July 31, 2007

Bank Mergers

Secretary

Independent Bank, Bay City, Michigan -- to merge with Independent Bank East Michigan, Troy; Independent Bank South Michigan, East Lansing; and Independent Bank West Michigan, Grand Rapids; and thereby establish branches, and to become a member of the Federal Reserve System.

- Approved, August 3, 2007

St. Louis

Peoples Bank & Trust Co., Troy, Missouri -- to purchase certain assets and assume certain liabilities of the Bowling Green branch of F&M Bank and Trust Company, Hannibal, and thereby establish a branch.

- Approved, August 1, 2007

Change In Bank Control

St. Louis

Drew Bancshares, Inc., Monticello, Arkansas -- to retain control of Drew Bancshares, Inc.

- Permitted, July 31, 2007

Atlanta

First National Corporation, Savannah, Georgia -- to retain control of First National Corporation.

- Permitted, July 30, 2007

Dallas

MS Financial, Inc., Kingwood, Texas -- change in bank control.

- Permitted, July 31, 2007

Change In Bank Control

St. Louis

Sterling Bancshares, Inc., Poplar Bluff, Missouri -- change in bank control.

- Permitted, July 31, 2007

Extensions Of Time

Atlanta

1st United Bank, Boca Raton, Florida -- extension to August 10, 2008, to establish a branch at 1700 Palm Beach Lakes Boulevard, West Palm Beach.

- Granted, July 31, 2007

Secretary

Bank of America Corporation, Charlotte, North Carolina -- commenters' requests to extend the comment period on the application to acquire ABN AMRO North America Holding Company, Chicago, Illinois, and thereby acquire LaSalle Bank Corporation, LaSalle Bank National Association, Chicago, and LaSalle Bank Midwest National Association, Troy, Michigan.

- Denied, August 1, 2007

Secretary

Royal Bank of Scotland Group, plc, et al., Edinburgh, Scotland -- commenter's request to extend the comment period on the application to acquire ABN AMRO Holding, N.V., Amsterdam, The Netherlands, and thereby acquire ABN AMRO North American Holding Company, Chicago, Illinois, LaSalle Bank Corporation, LaSalle Bank National Association, Chicago, and LaSalle Bank Midwest National Association, Troy, Michigan.

- Denied, August 1, 2007

Financial Holding Companies

Cleveland

FSB Financial Corp, New Madison, Ohio -- election to become a financial holding company.

- Effective, August 1, 2007

Membership

San Francisco

Pacific Commerce Bank, National Association, Los Angeles, California -- to retain membership in the Federal Reserve System on conversion to a state charter.

- Approved, August 3, 2007

Regulations And Policies

Director, C&CA

Regulation Z (Truth in Lending) -- annual adjustment of the dollar amount that triggers additional disclosure requirements for home mortgages with rates or fees above a certain amount (Docket No. R-1291).

- Approved, August 1, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED IRISH BANKS, P.L.C.	* 3A3	Allied Irish Banks, p.l.c., Dublin, Ireland ("AIB") seeks permission for the shares of the common stock of M&T Bank Corporation, Buffalo, New York ("M&T") held by AIB since April 1, 2003 to exceed 25% of the total issued and outstanding common stock of M&T but not to exceed 29% thereof arising as a result of M&T's stock buyback program. As a result of AIB's interest in M&T, AIB is deemed to control Manufacturers and Traders Trust Company, Buffalo, New York and M&T Bank, N.A., Oakfield, New York.	Newspaper: Federal Register:	Not available 08/27/2007
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France ("BNPP") requests approval pursuant to International Banking Act of 1978 and after the fact provisions of Section 211.24(a)(6) of Regulation K to establish the New York branch of its subsidiary Banca Nazionale del Lavoro S.p.A., Rome, Italy ("BNL").	Newspaper: Federal Register:	Not available Not applicable
GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND, THE	FBSEA	Prior Notice by The Governor and Company of the Bank of Scotland ("BOS"), Edinburgh, Scotland, to establish, pursuant to the International Banking Act of 1978, the branch currently maintained by BOS' subsidiary, HBOS Treasury Services plc, London, England, in New York, New York, in connection with an internal reorganization.	Newspaper: Federal Register:	Not available Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provided 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make investments in its UK-based entities.	Newspaper: Federal Register:	Not applicable Not applicable
MACQUARIE BANK LIMITED	FBSEA	Macquarie Bank Ltd., Sydney, Australia, to establish one additional representative office in Chicago, Illinois, pursuant to Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK PA	* 18C	Susquehanna Bank PA, Lititz, PA, to merge with CommunityBanks, Millersburg, PA.	Newspaper:	08/27/2007
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANCORP	* 4c8	Fifth Third Bancorp, Cincinnati, Ohio, to acquire	Newspaper:	09/02/2007
	* 18C	100 percent of R-G Crown Bank, FSB,	Federal Register:	08/06/2007
	* 3A3	Casselberry, Florida, pursuant to section 4(c)(8)		
	* Branch	of the Bank Holding Company Act		
HOMETOWN BANCSHARES, INC.	* 3A5	Hometown Bancshares, Inc. Middlebourne, West Virginia to acquire First Community Bancorp, Inc., St. Marys, West Virginia, pursuant to section 3(a)(5) of the BHCA. First National Bank of St. Marys, St. Marys, West Virginia will be merged with and into Union Bank, Inc., Hometown's subsidiary bank located in Middlebourne, West Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE FINANCIAL CORPORATION	* 3A1	Blue Ridge Financial Corporation, Walhalla, South Carolina, to become a bank holding company by acquiring 100% of Blue Ridge Bank of Walhalla, Walhalla, South Carolina.	Newspaper:	Not available
			Federal Register:	08/27/2007
FIRST BANCAPITAL FUND I, L.P.	* 3A1 * 3A3 4c8	First BanCapital Fund I, L.P., First BanCapital Parallel Fund I, L.P., CBCF Partners, L.P., MJR, LLC, MJR Financial Group, LLC: to become bank holding companies through the acquisition of up to 54.9% of the voting securities of Revere Bank, Laurel, Maryland (in organization); to retain 8.28% of the voting securities of NCB Holdings, Inc., Chicago, Illinois, and thereby indirectly hold an interest in New Century Bank, Chicago, Illinois; and to engage in private placement, investment advisory, and securities brokerage activities.	Newspaper:	Not available
			Federal Register:	Not available
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raliegh, North Carolina, proposes to establish a branch at 2920 Jones Franklin Road, Cary, North Carolina.	Newspaper:	08/13/2007
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, proposes to establish a branch at 3619 Rogers Road, Wake Forest, North Carolina.	Newspaper:	08/13/2007
			Federal Register:	Not applicable
ROYAL BANK OF CANADA	FBSEA	Royal Bank of Canada, Montreal, Canada, to convert its Dallas, Texas, representative office to a state-licensed agency.	Newspaper:	08/29/2007
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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 **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCTENN CORP.	* 3A3	BancTenn Corporation, Kingsport, Tennessee, to acquire 20 percent of the outstanding shares of Paragon Commercial Corporation, and thereby acquire its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.	Newspaper: Federal Register:	Not available Not available
COLONIAL BANCGROUP, INC., THE	* 3A5	The Colonial BancGroup, Inc., Montgomery, Alabama, to merge with Citrus & Chemical Bancorporation, and its subsidiary Citrus & Chemical Bank, both of Bartow, Florida.	Newspaper: Federal Register:	09/02/2007 08/31/2007
FBC BANCORP, INC.	* 3A3	FBC Bancorp, Inc., Orlando, Florida to acquire 100 percent of the outstanding shares of Prime Bank, Melbourne, Florida.	Newspaper: Federal Register:	08/24/2007 08/27/2007
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers and Merchants Bank, Columbia, Tennessee, to establish a branch located at 9040 Carothers Parkway, Franklin, Tennessee.	Newspaper: Federal Register:	08/07/2007 Not applicable
GULF COAST BANCSHARES, INC.	CIC	Gulf Coast Bancshares, Inc., Abbeville, Louisiana, after-the-fact change in control notification by the CAP Voting Trust, Lafayette, Louisiana (the Trust); Patrick Oswell Patout, Abbeville, Louisiana, Paul D. Patout, Youngsville, Louisiana, and Raymond Paul Patout, Lafayette, Louisiana, as trustees of the Trust; Rae Meng Patout, Raymond Paul Patout, Barbara Rae Patout Landry, and Mary E. Patout Lacour, all of Lafayette, Louisiana; David Joseph Patout and Charles Arthur Patout, Jr., both of Baton Rouge, Louisiana; Patrick Oswell Patout, Abbeville, Louisiana; and Paul D. Patout, Youngsville, Louisiana; to collectively retain 24.85 percent of the outstanding shares of Gulf Coast Bancshares, Inc., and its subsidiary, Gulf Coast Bank, both of Abbeville, Louisiana.	Newspaper: Federal Register:	08/14/2007 08/20/2007
MARCO COMMUNITY BANCORP, INC.	CIC	Marco Community Bancorp, Inc., Marco Island, Florida, prior change in control notice filed by BC Qualified Family Partnership, LLLP, Naples, Florida, to acquire 24.84 percent of the outstanding shares of Marco Community Bancorp, Inc., and its subsidiary, Marco Community Bank, both of Marco Island, Florida.	Newspaper: Federal Register:	07/04/2007 08/20/2007
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: 3365 Cobb Parkway, Acworth, Georgia, to be known as the Mars Hill Branch; and 340 Royal Palm Way, Suite 200, Palm Beach, Florida, to be known as the Island of Palm Beach Private Banking Office.	Newspaper: Federal Register:	08/10/2007 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Bancorp Colorado Ltd. II, Fort Collins, Colorado, to acquire 51 percent of the voting shares of Loveland Bank of Commerce (in organization), Loveland, Colorado.	Newspaper: Federal Register:	Not available 08/31/2007
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Feather River (in organization), Yuba City, California.	Newspaper: Federal Register:	Not available 08/31/2007
GREENWOODS FINANCIAL GROUP, INC.	* 3A1 4c8	Greenwoods Financial Group, Inc., Rio, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Greenwood's Bancorporation, Inc., Lake Mills, Wisconsin, and thereby indirectly acquire Greenwoods State Bank, Lake Mills, Wisconsin, and to engage in insurance agency activities through the acquisition of The Greenwood's Financial Services, Inc., Lake Mills, Wisconsin.	Newspaper: Federal Register:	Not available 08/24/2007
Level One Bancorp, Inc.	* 3A1	Level One Bancorp, Inc., Farmington Hills, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Level One Bank (in organization), Farmington Hills, Michigan.	Newspaper: Federal Register:	Not available Not available
METROPOLITAN BANK GROUP, INC.	* 3A3	Metropolitan Bank Group, Inc., Chicago, Illinois and Plaza Bancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Poplar Creek Community Bank (in organization), Rolling Meadows, Illinois.	Newspaper: Federal Register:	Not available Not available
PAN AMERICAN ACQUISITION, INC	* 3A1	Pan American Acquisition, Inc., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of JD Financial Group, Inc., Chicago, Illinois, and thereby indirectly acquire Pan American Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 08/20/2007
PRIVATEBANCORP, INC.	* 4c8	PrivateBancorp, Inc., Chicago, Illinois, to acquire at least 81 percent of the voting shares of The PrivateBank, Kansas City, Missouri (in organization), and thereby operate a federal savings bank.	Newspaper: Federal Register:	Not available 08/10/2007
SIDNEY BANCORP	* 3A1	Sidney Bancorp., Sidney, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Sidney State Bank, Sidney, Michigan.	Newspaper: Federal Register:	08/25/2007 08/27/2007
SOUTHERN MICHIGAN BANCORP, INC.	* 3A5	Southern Michigan Bancorp, Inc., Coldwater, Michigan, to merge with FNB Financial Corporation, Three Rivers, Michigan, and thereby indirectly acquire First National Bank of Three Rivers, Three Rivers, Michigan.	Newspaper: Federal Register:	08/12/2007 08/17/2007

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 4, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKTENNESSEE	* Branch	BankTennessee, Collierville, Tennessee, to establish a branch facility to be located at 2915 Forest Hill-Irene Road, Germantown, Tennessee.	Newspaper: Federal Register:	08/17/2007 Not applicable
BANKTENNESSEE	* Branch	BankTennessee, Collierville, Tennessee, to establish a branch facility to be located at 109 Signature Street, Lebanon, Tennessee.	Newspaper: Federal Register:	08/17/2007 Not applicable
BRADLEY BANCSHARES, INC.	CIC	Notice by Bennie F. Ryburn, Jr., and Bennie F. Ryburn III, as trustees of the Bennie F. Ryburn Family Trust, all of Monticello, Arkansas, as a group acting in concert to retain control of Bradley Bancshares, Inc., Warren, Arkansas.	Newspaper: Federal Register:	08/22/2007 08/22/2007
CITIZENS BANCSHARES OF BATESVILLE, INC.	CIC	Notice by the Irrevocable Trust of Doyle W. Rogers, Sr. and Josephine Raye Rogers, with Barbara R. Hoover and Doyle W. Rogers, Jr. as trustees, in concert with Doyle W. Rogers, Sr., all of Batesville, Arkansas, to increase control of Citizens Bancshares of Batesville, Inc., Batesville, Arkansas.	Newspaper: Federal Register:	Not available 08/15/2007
COMMUNITY BANK	* Branch	Community Bank, Cabot, Arkansas, to establish a branch facility to be located at the Northwest corner of Highway 5 at Greystone Boulevard, Cabot, Arkansas.	Newspaper: Federal Register:	08/16/2007 Not applicable
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 6590 Lone Tree Way, Brentwood, California.	Newspaper: Federal Register:	08/18/2007 Not applicable
FIRST STATE BANK	* Branch	First State Bank, Conway, Arkansas, to establish a mobile branch to be operated in Cleburne County, Arkansas.	Newspaper: Federal Register:	08/11/2007 Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAKOTA FINANCIAL INC.	* 3A1	Dakota Financial, Inc., Alexandria, Minnesota, to become a bank holding company by acquiring 100 percent of the State Bank of Marietta, Marietta, Minnesota.	Newspaper:	08/17/2007
			Federal Register:	08/17/2007
NOVA EUROPEAN HOLDINGS COMPANY	Investment	U.S. Bank, N.A., Cincinnati, Ohio, through NOVA European Holdings Company, Minneapolis, Minnesota, an agreement corporation, to make indirect investments in three foreign entities, pursuant to section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 4, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL COUNTY BANCSHARES, INC.	* 3A3	Carroll County Bancshares, Inc., Carrollton, Missouri, to acquire up to 100 percent of the voting shares of Farmers and Merchants Bank, Hale, Missouri.	Newspaper:	08/02/2007
			Federal Register:	09/04/2007
CARROLL COUNTY BANCSHARES, INC.	CIC	Notification by Emmalie Gessner Cowherd, Carrollton, Missouri, individually, as trustee of the Emmalie Gessner Cowherd Revocable Living Trust, as personal representative of the Clifton R. Cowherd Estate and as a member of a family group; and Benjamin G. Polen, Carrollton, Missouri, both individually and as a member of a family group; to retain control of Carroll County Bancshares, Inc., Carrollton, Missouri, parent of Carroll County Trust Company of Carrollton, Missouri.	Newspaper:	Not available
			Federal Register:	08/23/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 4, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEGEND BANCORP, INC.	* 3A5	Legend Bancorp, Inc., Bowie, Texas, to acquire by merger Bonstate Bancshares, Inc., Bonham, Texas, and indirectly acquire Bonham Financial Services, Inc., Dover, Delaware, and Bonham State Bank, Bonham, Texas.	Newspaper:	08/27/2007
			Federal Register:	08/24/2007
MINEOLA COMMUNITY MUTUAL HOLDING COMPANY	* 3A1	Mineola Community Mutual Holding Company, Mineola, Texas, and Mineola Community Financial Group, Inc., Mineola, Texas, to become bank holding companies by acquiring 100 percent of Mineola Community Bank, S.S.B., Mineola, Texas.	Newspaper:	Not available
			Federal Register:	08/27/2007
SOUTHWEST BANK	* 18C * Branch	Southwest Bank, Fort Worth, Texas, to merge with affiliate Community Bank of Texas, National Association, Grand Prairie, Texas, and to establish a branch to be located at 1106 North Highway 360, Suite 100, Grand Prairie, Texas 75050.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 4, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN SECURITY BANK	* Branch	American Security Bank, Santa Ana, California, to establish a branch facility at 2163 Compton Avenue, Corona, California.	Newspaper: Federal Register:	08/07/2007 Not applicable
CAPITAL CORP OF THE WEST	4c8	Capital Corp of the West, Merced, California, to acquire Bay View Funding, a company engaged in factoring and accounts receivable pursuant to section 225.23 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
COUNTY BANK	* 18C	County Bank, Merced, California, to purchase the assets and assume the liabilities of 11 California branches of National Bank of Arizona, Tucson, Arizona.	Newspaper: Federal Register:	Not available Not applicable
STERLING FINANCIAL CORPORATION	* 3A5	Sterling Financial Corporation, Spokane, Washington, to merge with North Valley Bancorp and acquire its wholly-owned subsidiary, North Valley Bank, both of Redding, California.	Newspaper: Federal Register:	09/01/2007 09/04/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act