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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. 46*

*Week Ending November 17, 2007*

None

## **H.2 Actions under delegated authority**

**November 11, 2007 to November 17, 2007**

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**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**

#### Kansas City

Citizens Security Bank & Trust Company, Bixby, Oklahoma -- to establish a branch at 8085 South Yale Avenue, Tulsa.

- Approved, November 16, 2007

#### Atlanta

Foothills Bank & Trust, Maryville, Tennessee -- to establish a branch at 2430 East Lamar Alexander Parkway, Maryville.

- Approved, November 15, 2007

#### Chicago

Isabella Bank and Trust, Mount Pleasant, Michigan -- to establish a branch at 125 N. Coldwater Road, Lake Isabella.

- Approved, November 15, 2007

#### Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 1135 Palmbrush Trail, Bradenton, Florida; Fruitville Road and I-75, Sarasota; and Aloma Avenue and State Road 417, Oviedo.

- Approved, November 15, 2007

#### Cleveland

PNC Bank, Delaware, Wilmington, Delaware -- to establish a branch at 31227 Americana Parkway, Fenwick Island.

- Approved, November 16, 2007

**Bank Holding Companies**

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire DNB Bancshares, Inc., Dallas, and thereby indirectly acquire DNB Delaware Financial Corporation, Dover, Delaware, and Dallas National Bank.

- Approved, November 16, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of Community Bank of Lincoln, a de novo savings association.

- Approved, November 15, 2007

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of Brookhollow Bank, Irving, Texas, a de novo savings association.

- Approved, November 15, 2007

San Francisco

Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California -- to acquire an interest in Centennial Bank Holdings, Inc., Denver, Colorado, and its subsidiary, Guaranty Bank and Trust Company.

- Approved, November 16, 2007

New York

Citigroup Inc., New York, New York -- relief from a commitment.

- Withdrawn, November 14, 2007

**Bank Holding Companies**

Atlanta

Community Bancshares of West Georgia, Inc., Villa Rica, Georgia -- relief from a commitment.

- Granted, November 15, 2007

Atlanta

First NBC Bank Holding Company, New Orleans, Louisiana -- relief from a commitment.

- Granted, November 16, 2007

Chicago

Greenfield Bancorporation, Ltd., Greenfield, Iowa -- to become a bank holding company and to acquire Union State Bank, Greenfield.

- Approved, November 16, 2007

Chicago

IBT Bancorp, Inc., Mount Pleasant, Michigan -- to merge with Greenville Community Financial Corporation, Greenville, and thereby indirectly acquire Greenville Community Bank; and for Isabella Bank and Trust, Mt. Pleasant, to merge with Greenville Community Bank, Greenville, and thereby establish two branches.

- Approved, November 16, 2007

Chicago

InvestorsBancorp, Inc., Pewaukee, Wisconsin -- to engage in extending credit and servicing loans.

- Approved, November 14, 2007

**Bank Holding Companies**

**Kansas City**

The Jarrel Morris Jones Family, LLC, Tulsa, Oklahoma -- to become a bank holding company and to acquire shares of Triad Bancshares, Inc.

- Approved, November 16, 2007

**Dallas**

Lone Star State Bancshares, Inc., Lubbock, Texas -- to become a bank holding company and to acquire Lone Star State Bank of West Texas, a de novo bank.

- Approved, November 16, 2007

**Minneapolis**

Ramsey Financial Corporation and Affiliates Employee Stock Ownership Plan, Devils Lake, North Dakota -- to become a bank holding company and to acquire Ramsey National Bank and Trust Company of Devils Lake.

- Approved, November 16, 2007

**Cleveland**

S & T Bancorp, Inc., Indiana, Pennsylvania -- to acquire shares of Allegheny Valley Bancorp, Inc., Pittsburgh.

- Approved, November 13, 2007

**Chicago**

Seaway Bancshares, Inc., Chicago, Illinois -- to engage de novo in extending credit and servicing loans.

- Withdrawn, November 13, 2007

Change In Bank Control

Minneapolis

Commercial Holding Company, Wagner, South Dakota -- change in bank control.  
- Permitted, November 16, 2007

St. Louis

Merchants & Planters Bancshares, Inc., Toone, Tennessee -- change in bank control.  
- Withdrawn, November 15, 2007

Kansas City

Overbrook Bankshares, Inc., Overbrook, Kansas -- change in bank control.  
- Permitted, November 14, 2007

Kansas City

Triad Bancshares, Inc., Tulsa, Oklahoma -- change in bank control.  
- Permitted, November 16, 2007

Extensions Of Time

New York

BNC Financial Group, Inc., New Canaan, Connecticut -- extension to December 14, 2007, to become a bank holding company with respect to The Bank of New Canaan.  
- Granted, November 13, 2007

Minneapolis

Taunton Bancshares, Inc., Taunton, Minnesota -- extension to February 14, 2008, to become a bank holding company and to acquire the State Bank of Taunton.  
- Granted, November 14, 2007

Membership

Dallas

Lone Star State Bank of West Texas, Lubbock, Texas -- to become a member of the Federal Reserve System.

- Approved, November 16, 2007

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 17, 2007**

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

**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
1216059	COMMUNITY GUARANTY SVG BK, PLYMOUTH, NEW HAMPSHIRE	05/29/2007	08/24/2007	S	Small Bank

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 November 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO ESPIRITO SANTO DE INVESTIMENTO, S.A.	FBSEA	Banco Espirito Santo de Investimento, S.A., Lisbon, Portugal, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	* 3A3	BNP Paribas, Paris, France, to acquire up to 9.9 percent of the voting shares of Shinhan Financial Group Co., Ltd., Seoul, Korea	Newspaper: Federal Register:	Not available 12/10/2007
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey to acquire Summit Federal Bankshares, MHC, and its wholly-owned subsidiary, Summit Federal Bankshares, Inc., and its indirect wholly-owned subsidiary, Summit Federal Savings Bank, all of Summit, New Jersey, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not available Not available

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 17, 2007**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Midwest Bancshares, Inc.	3A1	Notice by Midwest Bancshares, Inc., Wellston, OH of its intent to form a bank holding company by acquiring 100% of the voting shares of The First National Bank of Wellston, Wellston, OH pursuant to Section 3(a)(5)(C) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not applicable
NEW RICHMOND BANCORPORATION	CIC	Notice of Change in Bank Control filed by Samad Yaltaghian, Rushden, Northants, England, of his intent to acquire 46.75 shares or 44.52% of the voting shares outstanding of New Richmond Bancorporation, Inc., New Richmond, OH.	Newspaper: Federal Register:	12/05/2007 Not available
NEW RICHMOND BANCORPORATION	CIC	Notice of Change in Control filed by Jay L. Dunlap, Lincoln, NE to retain voting rights over 58.25 shares or 55.48% of the voting shares outstanding of New Richmond Bancorporation, Inc., New Richmond, OH through August 1, 2009, as a result of the continuation of the proxy granted by Mark Dunlap, Naples, FL.	Newspaper: Federal Register:	12/05/2007 Not available

**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.

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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 17, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE COMMONWEALTH	* Branch	Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at 3732 North Croatan Highway, Kitty Hawk, North Carolina.	Newspaper: Federal Register:	11/26/2007 Not applicable
FIRST SENTINEL BANK	Premises	First Sentinel Bank, Richlands, Virginia, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Hagerstown, Maryland, proposes to establish a branch at 4725 Dorsey Hall Drive, Columbia, Maryland.	Newspaper: Federal Register:	11/22/2007 Not applicable
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Hagerstown, Maryland, proposes to establish a branch at the Route 43 and Interstate 95 crossroads, White Marsh, Maryland.	Newspaper: Federal Register:	11/22/2007 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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 17, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish branches in the following locations: 3490 Salida Street, Aurora, Colorado, to be known as the Aurora-Salida Branch; 4501 Camp Bowie Boulevard, Fort Worth, Texas, to be known as the Fort Worth-Camp Bowie Branch; intersection of Briar Forest Drive and Eldridge Road, Houston, Texas, to be known as the Houston-Eldridge Branch; 170 University Boulevard, Round Rock, Texas, to be known as the Round Rock-University Branch; and 631 Southwest Military Drive, San Antonio, Texas, to be known as the San Antonio-Military Branch.	Newspaper:	11/21/2007
			Federal Register:	Not applicable
OLD SOUTHERN BANK	* Branch	Old Southern Bank, Orlando, Florida, to establish a branch located at 1815 West State Road 434, Suite 230, Longwood, Florida.	Newspaper:	11/28/2007
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
IST SOURCE BANK	* 18C	1st Source Bank, South Bend, Indiana, to merge with First National Bank of Valparaiso, Valparaiso, Indiana, and thereby to establish 17 branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Adams Dairy Bank (in organization), Blue Springs, Missouri, and thereby operate a savings association.	Newspaper:	Not available
			Federal Register:	11/26/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 2416 Central Avenue, Alameda, California, and 1200 Broadway, Oakland, California.	Newspaper:	11/09/2007
			Federal Register:	Not applicable
ISB FINANCIAL CORP.	* 3A5	ISB Financial Corp., Iowa City, Iowa, to merge with MidWestOne Financial Group, Inc., Oskaloosa, Iowa, and thereby indirectly acquire MidWestOne Bank, Oskaloosa, Iowa.	Newspaper:	12/10/2007
			Federal Register:	12/10/2007

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2044820	COMMUNITY BK ELMHURST, ELMHURST, ILLINOIS	05/29/2007	10/29/2007	S	Small Bank
676245	SECURITY SVG BK, EAGLE GROVE, IOWA	04/23/2007	11/05/2007	S	Small Bank

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 November 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF FAYETTE COUNTY THE	* Branch	The Bank of Fayette County, Moscow, Tennessee to establish a branch facility to be located at the corner of Highway 64 and Chickasaw Ridge Drive, Oakland, Tennessee.	Newspaper: Federal Register:	11/30/2007 Not applicable
RUSSELLVILLE BANCORP, INC.	* 3A1	Russellville Bancorp, Inc., Russellville, Missouri, to become a bank holding company by acquiring 100 percent of Community Bank of Russellville, Russellville, Missouri.	Newspaper: Federal Register:	12/10/2007 12/11/2007

**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
35244	COMMUNITY BK, CABOT, ARKANSAS	07/16/2007	10/29/2007	S	Int Sm Bank

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 November 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PRIVATE BANCORPORATION, INC.	CIC	Notice by Richard Tucker Plumstead Revocable Trust, Richard Tucker Plumstead as trustee and individually; Richard Tucker Plumstead IRA; Vicki L. Turnquist Revocable Trust, Vicki L. Turnquist as trustee and individually; Vicki L. Turnquist IRA; and Vicki L. Turnquist Simplified Employee Pension Plan; all of Minneapolis, Minnesota, as a group acting in concert, to retain 10 percent or more of the shares of Private Bancorporation, Inc., Minneapolis, Minnesota, and thereby indirectly retain control of Private Bank Minnesota, Minneapolis, Minnesota.	Newspaper:	12/01/2007
			Federal Register:	Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANKSHARES, INC.	CIC	Notice filed by the 2007 Voting Trust Agreement, and its trustees, Albert Charles Kelly, Jr. and Peter John Kelly, both of Bristow, Oklahoma; Shawn Trevor Kelly, Edmond, Oklahoma; Paul Harrison Cornell, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, all to acquire control of Citizens Bankshares, Inc., Okemah, Oklahoma, parent of Citizens State Bank, Okemah, Oklahoma.	Newspaper: Federal Register:	Not available 11/21/2007
HARKER INVESTMENTS, LLLP	* 3A1 4c8	Harker Investments, LLLP, Denver, Colorado, to become a bank holding company and to engage in selling credit life insurance through the acquisition of 100 percent of the voting shares of The Kit Carson Insurance Agency, Inc., parent of Kit Carson State Bank, both in Kit Carson, Colorado.	Newspaper: Federal Register:	Not available 12/17/2007
TRICENTURY CORPORATION	* 3A1	TriCentury Corporation, Overland Park, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Nine Tribes Bancshares, Inc., parent of The Bank of Quapaw, both in Quapaw, Oklahoma.	Newspaper: Federal Register:	12/15/2007 12/13/2007

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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1972298	BANK OF BELEN, BELEN, NEW MEXICO	07/30/2007	10/30/2007	S	Small Bank
152057	BANK OF COMMERCE, CHELSEA, OKLAHOMA	08/13/2007	10/30/2007	S	Small Bank
59754	BANK OF WYANDOTTE, WYANDOTTE, OKLAHOMA	07/30/2007	10/30/2007	S	Small Bank
10858	PLATTE VALLEY ST B&TC, KEARNEY, NEBRASKA	07/23/2007	10/30/2007	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending November 17, 2007**

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

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MNB HOLDINGS CORPORATION	CIC	Notice by Juan C.G. Araneta, Fernando G. Araneta, Maria M.G. Araneta and Margarita A. Holigores, all of Makati City, Philippines, Santiago G. Araneta and Marilou G. Joaquin, both of Pasig City, Philippines, and Hugo N. Bonilla, Newark, California, to retain shares and control of MNB Holdings Corporation, and thereby indirectly control its subsidiary, Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	11/11/2007 11/07/2007
NARA BANK	* 18C	Nara Bank, Los Angeles, California, to purchase the assets and assume the liabilities of the Brick, New Jersey, branch of The Provident Bank, Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
RIVERBANK HOLDING COMPANY	* 3A1	RiverBank Holding Company to become a bank holding company by acquiring 100 percent of RiverBank, both of Spokane, Washington.	Newspaper: Federal Register:	12/09/2007 12/17/2007
SHIZUOKA BANK, LTD., THE	FBSEA	The Shizuoka Bank, Ltd., Shizuoka, Japan, to establish a branch office at 600 Lexington Avenue, New York, New York, pursuant to section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
State Bancorp Northwest	* 3A1	State Bancorp Northwest to become a bank holding company by acquiring 100 percent of State Bank Northwest, both of Spokane Valley, Washington.	Newspaper: Federal Register:	Not available Not available
WELLS FARGO & COMPANY	4c8	Wells Fargo & Company, through a new subsidiary of WFC Holdings Corporation, both of San Francisco, California, request for approval to purchase and sell electricity in the spot market and take and make delivery of electricity to settle commodity derivatives.	Newspaper: Federal Register:	Not applicable Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act