

---

# Federal Reserve Release

---



*H.2*

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

*No. 50*

*Week Ending December 16, 2006*

**Bank Holding Companies**

Citizens Banking Corporation, Flint, Michigan -- to acquire Republic Bancorp Inc., Owosso, and Republic Bank, Lansing.  
- Approved, December 11, 2006

**Board Operations**

Division of Banking Supervision and Regulation -- reorganization into three primary areas and appointment of Deborah Bailey, Peter Purcell, and Steve Roberts as Deputy Directors to oversee those areas.  
- Approved, December 11, 2006

**Currency**

Federal Reserve Notes -- new currency budget for 2007.  
- Approved, December 14, 2006

**Forms**

Forms -- final Board review to extend with revision the Report of Changes in Organizational Structure (FR Y-10), Report of Changes in FBO Organizational Structure (FR Y-10F), Supplement to the Report of Changes in Organizational Structure (FR Y-10S), Notification of Foreign Branch Status (FR 2058), Annual Report of Bank Holding Companies (FR Y-6), and Annual Report of Foreign Banking Organizations (FR Y-7); to extend without revision the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12); and to implement the Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A).  
- Approved, December 14, 2006

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

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

**Bank Branches, Domestic**

Atlanta

CapitalSouth Bank, Birmingham, Alabama -- to establish a branch at 53 Hughes Road, Madison.  
- Approved, December 13, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 13805 Nine Eagles Drive, Tampa, Florida.  
- Approved, December 15, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 8259 Clarcona Ocoee Road, Orlando, Florida.  
- Approved, December 15, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2631 Muegge Road, Saint Charles, Missouri.  
- Approved, December 15, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1305 Triad Center Drive, Saint Peters, Missouri.  
- Approved, December 15, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1301 Dougherty Ferry Road, St. Louis, Missouri.  
- Approved, December 15, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5959 East 71st Street, Indianapolis, Indiana.  
- Approved, December 15, 2006

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 421 East Route 173, Antioch, Illinois.

- Approved, December 15, 2006

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at Camellia Boulevard and West Kaliste Saloom Road.

- Approved, December 14, 2006

Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 8383 West Main Street, Marshall.

- Approved, December 13, 2006

**Bank Holding Companies**

Minneapolis

B & E Investments Inc., Bloomer, Wisconsin, and B & E Investments, Inc. (State Bank of Arcadia) Employee Stock Ownership Plan & Trust, Arcadia -- to acquire John O. Melby & Co. Bank, Whitehall.

- Approved, December 13, 2006

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited VI -- to acquire 51 percent of the shares of Larimer Commerce Bank, Fort Collins, Colorado, a de novo bank; and for Capitol Bancorp Colorado Limited II, Lansing, Michigan, to become a bank holding company and to acquire 51 percent of the shares of Larimer Commerce Bank, Fort Collins, Colorado.

- Approved, December 13, 2006

Kansas City

Community Bancshares of Kansas, Inc., Goff, Kansas -- to become a bank holding company and to acquire Nemaha Investment Company, Inc., Merriam, parent of First State Bank of Goff, Goff.

- Approved, December 11, 2006

**Bank Holding Companies**

St. Louis

First Banks, Inc., Hazelwood, Missouri -- to acquire an additional 4.09 percent, for a total of 24.99 percent, of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.

- Approved, December 12, 2006

Cleveland

First Corbin Bancorp, Inc., Corbin, Kentucky -- to acquire Boone National Bank, Burlington; Tri-County Bancorp, Inc., Corbin; Tri-County National Bank; Laurel Bancorp, Inc.; Laurel National Bank, London; Williamsburg Bancorp, Inc., Corbin; Williamsburg National Bank, Williamsburg; Campbellsville Bancorp, Inc., Corbin; Campbellsville National Bank, Campbellsville; PRP Bancorp, Inc., Corbin; PRP National Bank, Pleasure Ridge Park; Somerset Bancorp, Inc., Corbin; Somerset National Bank, Somerset; Green County Bancshares, Inc., Corbin; and Deposit Bank & Trust, Greensburg.

- Approved, December 14, 2006

Dallas

First State Bank of Uvalde, Uvalde, Texas -- waiver of application to become a bank holding company in connection with the acquisition of Bank of Frio Canyon, Leakey.

- Granted, December 14, 2006

Atlanta

FNBC Financial Corporation, Crestview, Florida -- to become a bank holding company and to acquire First National Bank of Crestview.

- Approved, December 14, 2006

Minneapolis

Franklin Bancorp, Inc., dba Sunrise Community Banks, St. Paul, Minnesota -- to acquire University Financial Corp., and thereby acquire University National Bank.

- Approved, December 11, 2006

New York

Glenville Bank Holding Company, Inc., Scotia, New York -- to acquire First National Bank of Scotia.

- Approved, December 14, 2006

**Bank Holding Companies**

Philadelphia

HNB Bancorp, Inc., Halifax, Pennsylvania -- to become bank holding company and to acquire Halifax National Bank.

- Withdrawn, December 11, 2006

Kansas City

Ironhorse Financial Group, Inc., Norman, Oklahoma -- to become a bank holding company and to acquire Republic Bank & Trust, and to acquire Armstrong Bancshares, Inc., Muskogee, and Armstrong Bank.

- Approved, December 12, 2006

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to merge with M&T New Jersey Interim Bank, Palisades Park, New Jersey, and thereby establish a branch; and waiver of application for M&T Bank Corporation, Buffalo, New York, in connection with this merger.

- Approved, December 13, 2006

San Francisco

Pacific Business Bancorp, Irvine, California -- to become a bank holding company and to acquire Pacific Business Bank, a de novo bank, and for Pacific Business Bank to become a member of the Federal Reserve System.

- Approved, December 15, 2006

Richmond

Palmetto State Bankshares, Inc., Hampton, South Carolina -- to acquire The Exchange Bankshares, Inc., Estill, The Exchange Bank, and Carolina Commercial Bank, Allendale.

- Approved, December 11, 2006

Atlanta

Whitney Holding Corporation, New Orleans, Louisiana -- to merge with Signature Financial Holdings, Inc., St. Petersburg, Florida, and thereby acquire Signature Bank.

- Approved, December 15, 2006

### **Bank Mergers**

#### Chicago

First American Bank, Fort Dodge, Iowa -- to merge with First American Bank, N.A. Naples, Florida, and thereby establish branches.

- Approved, December 13, 2006

#### St. Louis

Mainstreet Bank, Ashland, Missouri -- to purchase the assets and assume the liabilities of the Prairie Home branch of Citizens Bank & Trust Company, Chillicothe.

- Approved, December 13, 2006

#### Kansas City

Peoples, Inc., Colorado Springs, Colorado -- to engage in mortgage lending activities through the acquisition of a 60 percent interest in Oread Mortgage, L.L.C., Lawrence, Kansas, by Peoples Bank.

- Approved, December 11, 2006

### **Banks, Foreign**

#### New York

Banco Santander International, Miami, Florida -- to amend its articles of association to increase capital stock.

- Approved, December 11, 2006

### **Change In Bank Control**

#### Cleveland

Columbia Bancorp, Inc., Cincinnati, Ohio -- change in bank control.

- Permitted, December 14, 2006

#### St. Louis

Community Bancshares, Inc., Irvington, Illinois -- change in bank control.

- Permitted, December 14, 2006

#### Minneapolis

Full Service Insurance Agency, Inc., Buxton, North Dakota -- change in bank control.

- Permitted, December 11, 2006

**Change In Bank Control**

St. Louis

Mount Sterling Bancorp, Inc., Mount Sterling, Illinois -- change in bank control.  
- Permitted, December 11, 2006

**Extensions Of Time**

St. Louis

Bank of Little Rock, Little Rock, Arkansas -- extension to April 11, 2007, to establish a branch at 1201 Rahling Road.  
- Granted, December 12, 2006

San Francisco

Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California -- extension to March 29, 2007, for The BANKshares, Inc., Rancho Santa Fe, to become a bank holding company and to acquire The BANKshares, Inc., Melbourne, Florida, and The Bank Brevard; and for Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California; Castle Creek Capital III, LLC; Eggemeyer Capital, LLC; Ruh Capital, LLC; and Legions IV Advisory Corp. to acquire 91 percent of The BANKshares, Inc., Melbourne, Florida, and thereby acquire The Bank Brevard.  
- Granted, December 11, 2006

Chicago

F. & M. Bancorp. of Tomah, Inc., Tomah, Wisconsin -- extension to March 22, 2007, to purchase loans originated by Farmers & Merchants Bank and thereby engage in extending credit and servicing loans.  
- Granted, December 13, 2006

Dallas

First National Bank Group, Inc., Edinburg, Texas -- extension to March 11, 2007, to acquire 9.90 percent of Southside Bancshares, Inc., Tyler, and thereby acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler, Texas.  
- Granted, December 11, 2006



**Extensions Of Time**

Kansas City

Great American Bank, De Soto, Kansas -- extension to January 12, 2007, to establish branches at the intersections of Barry Road and Green Hills Road, Kansas City, Missouri, and Dean Avenue and Highway 58, Raymore.

- Granted, December 13, 2006

Dallas

Industry Bancshares, Inc., Industry, Texas, and Industry Holdings, Inc., Wilmington, Delaware -- extension to March 20, 2007, to acquire Community Bancorporation, Inc., Bellville, and thereby acquire Bellville Holdings, Inc., Wilmington, Delaware, and First National Bank of Bellville, Bellville, Texas.

- Granted, December 14, 2006

**Financial Holding Companies**

Kansas City

COMMFIRST Bancorporation, Inc., South Sioux City, Nebraska -- election to become a financial holding company.

- Effective, December 14, 2006

Richmond

First Community Bancshares, Inc., Bluefield, Virginia -- election to become a financial holding company.

- Effective, December 15, 2006

New York

New York Private Bank & Trust Corporation, New York, New York, and Emigrant Bancorp, Inc. -- election to become financial holding companies.

- Effective, December 14, 2006

**International Operations**

Director, BS&R

The Bank of New York, New York, New York -- waiver of remainder of notification period for BNY International Financing Corporation to invest through BNY Holdings (UK) Limited, London, United Kingdom, in AIB/BNY Securities Services (Ireland) Limited, Dublin, Ireland; and for BNY International Financing Corporation to engage in mutual fund administration through AIB/BNY Securities Services (Ireland) Limited.

- Granted, December 15, 2006

**Membership**

Kansas City

Nebraska Bankers' Bank, National Association, Lincoln, Nebraska -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, December 12, 2006

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending December 16, 2006**

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

**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
563907	UNION TC, ELLSWORTH, MAINE	07/31/2006	11/24/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending December 16, 2006**

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

**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.

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 Institution	Quarter of Location
---	------------------------

---

NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SUSQUEHANNA PATRIOT BANK	* Branch	Susquehanna Patriot Bank, Marlton, NJ, to establish a branch office located at 2nd Avenue, Route 29, Collegeville, PA.	Newspaper: 12/24/2006 Federal Register: Not applicable

## District: 3

### Federal Reserve Bank of Philadelphia

#### 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 Institution	Quarter of Location
---	------------------------

---

NONE



**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 421 East Route 173, Antioch, IL.	Newspaper:	12/02/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 5959 East 71st Street, Indianapolis, IN.	Newspaper:	12/02/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 8259 Clarcona Ocoee Road, Orlando, FL.	Newspaper:	12/02/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 13805 Nine Eagles Drive, Tampa, FL.	Newspaper:	12/02/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2631 Muegge Road, St. Charles, MO.	Newspaper:	12/02/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1305 Triad Center Drive, St. Peters, MO.	Newspaper:	12/02/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1301 Dougherty Ferry Road, St. Louis, MO.	Newspaper:	12/02/2006 Federal Register: Not applicable
OHIO STATE BANCSHARES, INC.	CIC	Notice of Change in Bank Control on behalf of Mr Thurman Mathews and Mrs Rose Marie Mathews. The Mathews' became the single largest shareholder group owning in excess of 10% of Ohio State Bancshares, Inc, Marion, Ohio.	Newspaper:	12/03/2006 Federal Register: 12/05/2006
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A5	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire 100 percent of Mercantile Bankshares Corporation, Baltimore, Maryland, and thereby indirectly acquire Marshall National Bank and Trust Company, Marshall, Virginia, The National Bank of Fredricksburg, Fredricksburg, Virginia, The Annapolis Banking and Trust Company, Annapolis, Maryland, Mercantile Eastern Shore Bank, Kent, Maryland, Westminster Union Bank, Carroll, Maryland, Mercantile County Bank, Cecil, Maryland, Mercantile Southern Maryland Bank, Leonardtown, Maryland, The Citizens National Bank, Laurel, Maryland, Mercantile Peninsula Bank, Selbyville, Delaware, Farmers & Mechanics Bank, Frederick, Maryland, and Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland.	Newspaper:	Not available Federal Register: 12/26/2006

## 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.

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 Institution	Quarter of Location
---	------------------------

---

NONE

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FREEDOM BANK OF VIRGINIA, THE	CIC	Dr. Terry Collins, Springfield, Virginia; Mr. Norman Horn, Oakton, Virginia; Mr. David Karlgaard, Fairfax, Virginia; Mr. Richard Litman, Fairfax Station; Mr. Alvin Nashman, Falls Church, Virginia; Mr. Russell Sherman, Fairfax, Virginia; and Ategra Community Financial Institution Fund, LP, Vienna, Virginia, acting as a group to purchase up to 19.03% of the voting securities of The Freedom Bank of Virginia, Vienna, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, to establish a branch at 3685 Dallas Highway, Marietta, Georgia.	Newspaper:	12/24/2006
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, to establish a branch at 293 Pharr Road, Atlanta, Georgia.	Newspaper:	12/24/2006
			Federal Register:	Not applicable
ROYAL BANK OF CANADA	FBSEA	Royal Bank of Canada, Montreal, Canada, to establish a state-licensed agency in Houston, Texas.	Newspaper:	01/07/2007
			Federal Register:	Not applicable
SANDY SPRING BANCORP, INC.	* 3A3 * 18C * Branch	Sandy Spring Bancorp, Inc., Olney, Maryland, to acquire 100% of the voting securities of Potomac Bank of Virginia, Fairfax, Virginia.	Newspaper:	Not available
			Federal Register:	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.

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 Institution	Quarter of Location
---	------------------------

---

NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ATLANTIC SOUTHERN FINANCIAL GROUP, INC.	* 3A3	Atlantic Southern Financial Group, Inc., Macon, Georgia, to acquire 100 percent of the outstanding shares of First Community Bank of Georgia, Roberta, Georgia.	Newspaper: 01/08/2007 Federal Register: 01/05/2007
CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to convert an international agency to a branch office in Miami, Florida.	Newspaper: Not available Federal Register: Not applicable
CAJA DE AHORROS DE VALENCIA, CASTELLON Y ALICANTE, BANCAJA	FBSEA	Caja de Ahorros de Valencia, Castellon y Alicante (Bancaja), Valencia, Spain, to convert an international agency to a branch office in Miami, Florida.	Newspaper: 01/06/2007 Federal Register: Not applicable
INSCORP, INC.	* 3A3	InsCorp, Inc., Nashville, Tennessee, to acquire 50 percent of the outstanding shares of Insurors Bank of Tennessee, Nashville, Tennessee. Total ownership will be 100 percent.	Newspaper: Not available Federal Register: 01/08/2007
SUN AMERICAN BANK	* Branch	Sun American Bank, Boca Raton, Florida (formerly Pan American Bank), to establish a branch located at 350 SE 2nd Street, Fort Lauderdale, Florida, to be known as the Las Olas Branch.	Newspaper: 12/24/2006 Federal Register: Not applicable
SUN AMERICAN BANK	* Branch	Sun American Bank, Boca Raton, Florida (formerly Pan American Bank), to establish branches at the following locations: 2160 W. Atlantic Avenue, Delary Beach, Florida, to be known as the West Delray Branch; and 11381 Prosperity Farms Road, Palm Beach Gardens, Florida, located in Prosperity Oaks, an assisted living facility, to be known as the Prosperity Oaks Branch.	Newspaper: 12/21/2006 Federal Register: Not applicable
USAMERIBANCORP, INC.	* 3A1	USAmeriBancorp, Inc., Largo, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of USAmeriBank, Largo, Florida (in organization).	Newspaper: 01/14/2007 Federal Register: 01/11/2007

## 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.

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
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	08/28/2006	12/07/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 8830 Spring Cypress Road, Spring, Harris County, Texas.	Newspaper:	Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1412 N. Rochester Road, Rochester Hills, Oakland County, Michigan.	Newspaper:	Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 25950 Pontiac Trail, South Lyon, Oakland County, Michigan.	Newspaper:	Not available Federal Register: Not applicable
FEB BANCSHARES, INC.	CIC	Notice by Geoffrey A. Sawtelle, Neshkoro, Wisconsin, to acquire greater than 25 percent of the common stock of FEB Bancshares, Inc., Neshkoro, Wisconsin, and thereby indirectly acquire Farmers Exchange Bank, Neshkoro, Wisconsin.	Newspaper:	Not available Federal Register: 12/27/2006
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Urbana, Illinois, to merge with Main Street Trust, Inc., Champaign, Illinois, and thereby indirectly acquire Main Street Bank & Trust, Champaign, Illinois.	Newspaper:	Not available Federal Register: Not available
GREENE INVESTMENT CO.	* 3A3	Greene Investment Co., Jefferson, Iowa, to acquire 100 percent of Dunlap Corporation, Slater, Iowa, and thereby indirectly acquire South Story Bank & Trust, Slater, Iowa.	Newspaper:	12/31/2006 Federal Register: 12/29/2006
HEARTLAND BANCORP, INC.	* 4c8	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire 100 percent of the voting shares of First Federal Bancshares, Inc., Colchester, Illinois, and thereby indirectly acquire First Federal Bank, Colchester, Illinois, and thereby operate a savings association.	Newspaper:	Not available Federal Register: 01/12/2007
P/R BANCORP	* 3A1	P/R Bancorp, Spartanburg, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Greensfork Township State Bank, Spartanburg, Indiana.	Newspaper:	Not available Federal Register: 01/02/2007
STAR FINANCIAL GROUP, INC.	CIC	Notification by Thomas M. Marcuccilli and James C. Marcuccilli, both of Fort Wayne, Indiana and their immediate families to retain control of 18.5 percent of the outstanding shares of STAR Financial Group, Inc., Fort Wayne, Indiana, and indirectly STAR Financial Bank, Fort Wayne, Indiana.	Newspaper:	Not available Federal Register: Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**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
2235244	BANK IA, ALTOONA, IOWA	08/07/2006	12/04/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of 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 December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST AMERICAN FINANCIAL HOLDINGS, INC.	* 3A1	First American Financial Holdings, Inc., Nashville, Tennessee, to become a bank holding company by acquiring 100 percent of Planters Bank of Tennessee, Maury City, Tennessee.	Newspaper: 01/15/2007 Federal Register: 01/12/2007
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 20 N. Clark, Suite 100, Chicago, Illinois.	Newspaper: 12/29/2006 Federal Register: Not applicable
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 200 Mattes Avenue, Vandalia, Illinois.	Newspaper: 12/29/2006 Federal Register: Not applicable
FIRST BANKS, INC.	* 3A3	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, St. Louis, Missouri, to acquire 100 percent of Royal Oaks Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Royal Oaks Bank, SSB, Houston, Texas.	Newspaper: 01/18/2007 Federal Register: 01/16/2007

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

**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 Institution	Quarter of Location
---	------------------------

---

NONE

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL FINANCIAL SERVICES INC.	* 3A3	First National Financial Services, Inc., Elk River, Minnesota to acquire 100 percent of Maple Lake Bancorporation, Edina, Minnesota and thereby indirectly acquire Security State Bank of Maple Lake, Maple Lake, Minnesota.	Newspaper:	Not available
			Federal Register:	01/08/2007
FIRST SECURITY BANK OF MISSOULA	* 18C * Branch	First Security Bank of Missoula, Missoula, Montana, to merge with Citizens State Bank of Hamilton, Hamilton, Montana and incident thereto proposes to establish branches at 100 Main Street, Hamilton, Montana, and 297 Woodside Cutoff Road, Corvallis, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST SLEEPY EYE BANCORPORATION, INC.	* 3A3	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota to acquire 100 percent of Lake Benton Bancorporation, Inc., Sioux Falls, South Dakota and thereby indirectly acquire First Security Bank-Lake Benton, Lake Benton, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FULL SERVICE INSURANCE AGENCY, INC.	4c8	Retroactive notice by Full Service Insurance Agency, Inc. Buxton, North Dakota, to engage, de novo, in the activity of making loans and holding notes pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	01/02/2007
GLACIER BANK	* 18C * Branch	Glacier Bank, Kalispell, Montana to merge with First Citizens Bank, N.A., Columbia Falls, Montana and incident thereto proposes to establish branches at 540 Nucleus, Columbia Falls, Montana and 490 Reserve Drive, Kalispell, Montana.	Newspaper:	12/13/2006
			Federal Register:	Not applicable

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
L & M BANCSHARES, INC.	CIC	Notice by Walter G. Fries, Wabasha, Minnesota; Raymond B. Pinson, Del Ray Beach, Florida; Kenneth D. Myers, Apple Valley, Minnesota; GLA Investments, L.L.C., Lakeville, Minnesota, Gary Anderson as general partner; AMSIE Enterprise, LLC, Minnetonka, Minnesota, Donald Eisma as general partner; Nancy Ludwig and Francis N. Ludwig, Apple Valley, Minnesota; Richard B. Lambert, Jr., Apple Valley, Minnesota; Russell S. Sampson, Prior Lake, Minnesota; Curtis A. Sampson, Hector, Minnesota; Craig Potts, Henderson, Nevada; Brett D. Reese, Northfield, Minnesota; S & L Investments, LLP, Bloomington, Minnesota, David Stueve as general partner; Savage Capitalists, LLP, Bloomington, Minnesota, David Stueve as general partner; Pershing LLC FBO Richard D. Estenson IRA, Northfield, Minnesota; Charles and Cindy Beske, Lakeville, Minnesota; Brian Bauer, Garvin, Minnesota; and Severson Family Limited Partnership, Lakeville, Minnesota, Larry Severson as general partner, acting as a group in concert to gain control of L&M Bancshares, Inc., Shakopee, Minnesota, and thereby indirectly gain control of Northwest Community Bank, Champlin, Minnesota.	Newspaper: 12/27/2006 Federal Register: 12/20/2006
MAHNOMEN BANCSHARES, INC.	CIC	Notice by Harley Allen Hanson, Mahnomen, Minnesota, to gain control of Mahnomen Bancshares, Inc., Mahnomen, Minnesota, and thereby indirectly gain control of First National Bank in Mahnomen, Mahnomen, Minnesota.	Newspaper: Not available Federal Register: Not available
Platinum Bancorp, Inc.	* 3A1	Platinum Bancorp, Inc., Oakdale, Minnesota, to become a bank holding company by acquiring 100 percent of the capital stock of Platinum Bank, Oakdale, Minnesota, a de novo bank.	Newspaper: 01/06/2007 Federal Register: 01/02/2007
WESTERN SECURITY BANK	* 18C * Branch	Western Security Bank, Billings, Montana, to merge with First Citizens Bank of Billings, Billings, Montana and incident thereto proposes to establish five branches.	Newspaper: 12/13/2006 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 Institution	Quarter of 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 December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERISTATE BANK	* Branch Premises	Ameristate Bank, Atoka, Oklahoma, to establish a branch to be located at 2009 Independence, Sherman, Texas, and to increase its investment in bank premises in the amount of \$650,000.	Newspaper: Not available Federal Register: Not applicable
BLUE VALLEY BAN CORP.	* 3A3	Blue Valley Ban Corp., to acquire 100 percent of the voting shares of Unison Bancorp, Inc., parent Western National Bank, both of Lenexa, Kansas.	Newspaper: Not available Federal Register: 01/12/2007
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish branches at 1838 W. Parkside Lane, Suite 115 and at 2 North Central, Suite 120, both in Phoenix, Arizona.	Newspaper: 12/22/2006 Federal Register: Not applicable
FIRST INDEPENDENT BANCORP, INC.	* 3A3	First Independent Bancorp, Inc., Chickasha, Oklahoma, to acquire 100 percent of the voting shares of Cyril State Bank, Cyril, Oklahoma.	Newspaper: Not available Federal Register: 12/29/2006
FIRST STATE BANCORPORATION	* 3A3 * 18C * Branch	First State Bancorporation, Albuquerque, New Mexico, to acquire 100 percent of the voting shares of Front Range Capital Corporation, parent of Heritage Bank, both in Louisville, Colorado. First Community Bank, Taos, New Mexico, to merge with Heritage Bank, Louisville, Colorado, and incident thereto, to establish thirteen branches at 2775 Pearl Street and 1900 Ninth Street, both in Boulder; 811 South Public Road and 2695 North Park Drive, Suite 101, both in Lafayette; 1543 Wazee Street and 3850 York Street, both in Denver; 1020 Century Drive and 801 Main Street, both in Louisville; Erie, Broomfield, Longmont, Niwot, and Firestone, all in Colorado.	Newspaper: Not available Federal Register: 01/05/2007
MACKEY BANCO, INC.	4c8	Mackey Banco, Inc., to engage in general insurance activities through the acquisition of Ansley Agency, Inc., both in Ansley, Nebraska.	Newspaper: Not applicable Federal Register: 12/29/2006
REEVES BANCSHARES, INC.	CIC	Notification by Raymond E. Wooldridge, Dallas, Texas, to acquire control of Reeves Bancshares, Inc., Gould, Oklahoma, parent of Stockmans Bank, Altus, Oklahoma.	Newspaper: Not available Federal Register: 12/28/2006
WILBER CO.	CIC	Notification by Thomas G. Damkroger, Firth, Nebraska, and John H. Bergmeyer, Lincoln, Nebraska, as trustees of the Wilber Co. Voting Trust, to acquire control of Wilber Co., Wilber, Nebraska, parent of First State Bank, Lincoln, Nebraska and Saline State Bank, Wilber, Nebraska.	Newspaper: 12/26/2006 Federal Register: 12/22/2006

**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
647759	FARMERS ST BK, QUINTON, OKLAHOMA	08/14/2006	11/16/2006	S	Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	08/14/2006	11/21/2006	S	Int Sm Bank
177957	PEOPLES BK, LAWRENCE, KANSAS	08/14/2006	11/28/2006	S	Int Sm Bank

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 December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST ARTESIA BANCSHARES, INC.	CIC	Notice filed by The J.C. Gray Trust and Johnny C. Gray, as trustee, both of Artesia, New Mexico, and The T.L. Chandler Trust and Terry L. Chandler, as trustee, both of Carlsbad, New Mexico, to increase their ownership and control, from 7.04 percent to 42.74 percent, of First Artesia Bancshares, Inc., Artesia, New Mexico, and indirectly The First National Bank, Artesia, New Mexico.	Newspaper: Not available Federal Register: 01/03/2007



**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
884358	FIRST ST BK, LIVINGSTON, TEXAS	09/11/2006	12/08/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending December 16, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST UTAH BANK	* Branch	First Utah Bank, Salt Lake City, Utah, to establish a branch office at 3123 South Redwood Road, West Valley City, Utah. Branch will open temporarily at 3197 South Redwood Road, approximately 1/2 block away, while construction of the permanent facility it completed.	Newspaper: 10/25/2006 Federal Register: Not applicable
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain control of 24.4 percent of First Chicago Bancorp, Chicago, Illinois.	Newspaper: Not available Federal Register: Not available
HANMI BANK	* Branch	Hanmi Bank, Los Angeles, California, to establish a branch facility at 9759 Baseline Road, Rancho Cucamonga, California.	Newspaper: 12/22/2006 Federal Register: Not applicable
PRINEVILLE BANCORPORATION	CIC	Notice by Stuart J. Shelk, Jr., Linda S. Shelk, Clark J. Shelk Trust UA, Anne Marie Shelk Trust UA, and John B. Shelk Trust UA, Powell Butte, Oregon, to increase their ownership to 10.58 percent, collectively, in Prineville Bancorporation and thereby indirectly control its subsidiary, Community First Bank, both of Prineville, Oregon.	Newspaper: Not available Federal Register: 01/03/2007

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

---

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 Institution	Quarter of Location
--	---------------------

---

NONE

\* Subject to the provisions of the Community Reinvestment Act