
Federal Reserve Release



H.2

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

No. 1

Week Ending January 6, 2007

Regulations And Policies

Complex Structured Finance Activities -- final Interagency Statement on Sound Practices Concerning Elevated Risk Complex Structured Finance Activities (Docket No. OP-1254).

- Announced, January 5, 2007

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

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

Bank Branches, Domestic

Kansas City

Ameristate Bank, Atoka, Oklahoma -- to establish a branch at 2009 Independence Drive, Sherman, Texas, and increase its investment in bank premises.
- Approved, January 5, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 20 North Clark Street, Suite 100, Chicago, Illinois.
- Approved, January 4, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 200 Mattes Avenue, Vandalia, Illinois.
- Approved, January 4, 2007

Kansas City

First State Bank, Picher, Oklahoma -- to establish a branch at 101 North Mickey Mantle Boulevard, Commerce.
- Approved, January 5, 2007

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 2635 Veterans Memorial Drive, Abbeville.
- Approved, January 4, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 3685 Dallas Highway, Marietta, Georgia.
- Approved, January 5, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 293 Pharr Road, Atlanta, Georgia.
- Approved, January 5, 2007

Bank Branches, Domestic

Philadelphia

Susquehanna Patriot Bank, Marlton, New Jersey -- to establish a branch at Second Avenue, Route 29, Collegeville, Pennsylvania.

- Approved, January 2, 2007

Bank Holding Companies

General Counsel

Banca Intesa S.p.A., Milan, Italy -- request for a temporary exemption to engage in certain nonbanking activities in the United States as a result of its proposed merger with Sanpaolo IMI S.p.A., Turin.

- Granted, December 21, 2006 (AC)

Atlanta

Brand Group Holdings, Inc., Lawrenceville, Georgia -- to engage in mortgage lending activities through indirect ownership of 51 percent of Mortgage Group, LLC, in connection with the proposal of The Brand Banking Company to make a 51 percent investment in Brand Mortgage Group, LLC.

- Withdrawn, January 2, 2007

Kansas City

Columbian Financial Corporation, Overland Park, Kansas -- to acquire The Bank, Weatherford, Texas

- Withdrawn, January 5, 2007

Kansas City

First Independent Bancorp, Inc., Chickasha, Oklahoma -- to acquire Cyril State Bank, Cyril.

- Approved, January 4, 2007

Bank Holding Companies

Minneapolis

The First National Bank in Wadena Employee Stock Ownership Plan and Trust, Wadena, Minnesota -- to become a bank holding company and to acquire 29.6 percent of the shares of FNB Acquisition Holding Corporation; for FNB Acquisition Holding Corporation to become a bank holding company and to acquire The First National Agency of Wadena, Inc. and thereby acquire The First National Bank in Wadena; and for the two bank holding companies to engage, through The First National Agency of Wadena, Inc., in insurance agency activities in a town with a population not exceeding 5,000.
- Approved, January 3, 2007

Minneapolis

Full Service Insurance Agency, Inc., Buxton, North Dakota -- to engage de novo in the activity of making loans and holding notes.
- Approved, January 5, 2007

Atlanta

Guardian Bancshares, Inc., Sylacauga, Alabama -- to become a bank holding company and to acquire Alabama Trust Bank, National Association; and for Alabama Trust Bank, National Association to merge with Alabama Trust Interim National Bank.
- Approved, January 5, 2007

St. Louis

LINCO Bancshares, Inc., Clayton, Missouri -- to become a bank holding company and to acquire Centennial Bancshares Corporation, Elsberry, and thereby acquire Bank of Lincoln County.
- Approved, January 5, 2007

Kansas City

Mackey Banco, Inc., Ansley, Nebraska -- to engage in general insurance activities through the acquisition of Ansley Agency, Inc.
- Approved, January 4, 2007

Dallas

MS Financial, Inc., Kingwood, Texas -- to become a bank holding company and to acquire Main Street Bank.
- Approved, January 5, 2007

Bank Holding Companies

Kansas City

Oakland Financial Services, Inc., Oakland, Iowa -- to acquire Southwest Company, Sidney, and its subsidiary, First Community Bank, and thereby engage in the operation of a savings association; and to acquire Otoe County Bancorporation, Inc., Nebraska City, Nebraska, and its subsidiary, Otoe County Bank & Trust Company.

- Approved, January 5, 2007

Cleveland

TriState Capital Holdings, Inc., Pittsburgh, Pennsylvania -- to acquire TriState Capital Bank, a de novo bank, and to become a bank holding company.

- Approved, January 5, 2007

Bank Premises

Kansas City

Farmers Bank of Lincoln, Lincoln, Missouri -- to increase its investment in bank premises.

- Approved, January 3, 2007

Banks, Foreign

General Counsel

Banca Intesa S.p.A., Milan, Italy -- request to proceed with the merger with Sanpaolo IMI S.p.A., Turin, before Board action on Banca Intesa's application to establish an office in the United States.

- Approved, December 21, 2006 (AC)

Membership

Atlanta

SmartBank, Pigeon Forge, Tennessee, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, January 3, 2007

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 12, 2006.

- Published, January 3, 2007

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending January 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BANGOR BANCORP, MHC	* 3A1	Bangor Bancorp, MHC, Bangor, Maine to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Bangor Savings Bank, Bangor, Maine, into a mutual bank holding company structure.	Newspaper: Not available Federal Register: 01/26/2007
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
Spencer MHC	* 3A1 * 3A3	Application by Spencer MHC and Spencer Mid-tier Holding Company, both of Spencer, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Spencer Savings Bank, Spencer, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 01/22/2007
STATE STREET BANK AND TRUST COMPANY	Investment	Filing by State Street Bank and Trust Company, Boston, Massachusetts (SSBT) to invest up to 18% of SSBT's capital and surplus in its Edge and Agreement corporation subsidiaries pursuant to Section 211.5(h) of Regulation K and to provide Prior Notice for SSBT's Edge subsidiary, State Street International Holdings, Boston, Massachusetts (SSIH) to invest an additional \$100 million into SSIH's wholly-owned subsidiary, State Street Bank GmbH, Munich, Germany, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Not applicable Federal Register: Not applicable

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending January 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIBANK, N.A.	Investment	30 days' prior notice by Citibank, N.A., Las Vegas, Nevada, ("Citibank"), and Citibank Overseas Investment Corporation, New Castle, Delaware ("COIC"), under Section 25A of the Federal Reserve Act and Section 211.9(f) of Regulation K, for an additional investment in Citibank Investment Limited ("CIL"), headquartered in the United Kingdom, in connection with CIL's acquisition of Quilter Holdings Limited, London, United Kingdom.	Newspaper: Not applicable Federal Register: Not applicable
PEAPACK-GLADSTONE BANK	* Branch	Peapack-Gladstone Bank, Gladstone, New Jersey request approval to open a new branch located at 20 Woodland Avenue, City of Summit, Union County, New Jersey.	Newspaper: 01/18/2007 Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMUNITY BANKS, INC.	* 4c8	Community Banks, Inc., Harrisburg, PA, to acquire 100% of the voting shares of BUCS Financial Corp., Owings Mills, MD.	Newspaper: 02/06/2007 Federal Register: 02/02/2007

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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765019	BRYN MAWR TC, BRYN MAWR, PENNSYLVANIA	07/31/2006	12/22/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending January 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUMBERLAND VALLEY FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer to gain control of Cumberland Valley Financial Corporation, London, Kentucky, and indirectly gain control of Cumberland Valley National Bank & Trust	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer and Garth Rex Greer to gain control of, First National Financial Corporation, Manchester, Kentucky, and indirectly gain control of First National Bank, Manchester, Kentucky	Newspaper:	Not available
			Federal Register:	Not available
MIDDLEFIELD BANC CORP.	* 3A3	Middlefield Banc Corp., Middlefield, Ohio to acquire 100 percent of the voting shares of Emerald Bank, Dublin, Ohio	Newspaper:	01/27/2007
			Federal Register:	Not available
PARK NATIONAL CORPORATION	* 3A5	Park National Corporation, Newark, Ohio, to acquire 100 percent of Vision Bancshares, Inc., Panama City, Florida, and thereby indirectly acquire Vision Bank, Gulf Shores, Alabama, and Vision Bank, Panama City, Florida	Newspaper:	Not available
			Federal Register:	01/26/2007

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
212522	SOMERSET TC, SOMERSET, PENNSYLVANIA	10/16/2006	01/02/2007	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 6, 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 8468 Caratoke Highway, Powells Point, North Carolina.	Newspaper: 01/19/2007 Federal Register: Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
First Citizens Financial Corporation	* 3A1	First Citizens Financial Corporation, Dawsonville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Citizens Bank of Georgia, Dawsonville, Georgia (in organization).	Newspaper: 01/29/2007 Federal Register: Not available

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1160509	PREMIER BK OF THE S, GOOD HOPE, ALABAMA	09/11/2006	01/01/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of Sunrise Community Bank (in organization), Palm Desert, California.	Newspaper: Not available Federal Register: 02/02/2007
GRANT COUNTY STATE BANCSHARES, INC, EMPLOYEES STOCK OWNERSHIP PLAN	* 3A3	Grant County State Bancshares, Inc. Employee Stock Ownership Plan, Swayzee, Indiana, to increase its ownership to 42 percent of the outstanding voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana, as a result of a stock redemption, and thereby increase its indirect ownership of Grant County State Bank, Swayzee, Indiana.	Newspaper: 01/31/2007 Federal Register: Not available
LOTUS BANCORP, INC.	* 3A1	Lotus Bancorp, Inc., Novi, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Lotus Bank (in organization), Novi, Michigan.	Newspaper: 01/27/2007 Federal Register: 01/26/2007
MARSHALL & ILSLEY CORPORATION	* 3A5	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the outstanding capital stock of United Heritage Bankshares of Florida, Inc., Orlando, Florida, and thereby indirectly acquire United Heritage Bank, Orlando, Florida.	Newspaper: 01/15/2007 Federal Register: 01/22/2007
MILLENNIUM BANCORP, INC.	* 3A1	Millennium Bancorp, Inc., Morton Grove, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Millennium Bank (in organization), Des Plaines, Illinois.	Newspaper: Not available Federal Register: 02/02/2007
PREMIER BANK	* Branch	Premier Bank, Dubuque, Iowa, to establish a bank-owned courier service that will serve Dubuque County in Iowa.	Newspaper: 01/06/2007 Federal Register: Not applicable
STAR FINANCIAL GROUP, INC.	CIC	Notification by Thomas M. Marcuccilli and James C. Marcuccilli, both of Fort Wayne, Indiana and their immediate families to retain control of 18.5 percent of the outstanding shares of STAR Financial Group, Inc., Fort Wayne, Indiana, and indirectly STAR Financial Bank, Fort Wayne, Indiana.	Newspaper: Not available Federal Register: 01/05/2007
STATE CENTER FINANCIAL, INC.	4c8	State Center Financial, Inc., State Center, Iowa, to engage in extending credit and servicing loans, pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Not applicable 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.

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711548	CHELSEA ST BK, CHELSEA, MICHIGAN	09/18/2006	01/04/2007	S	Small Bank
879747	FARMERS ST BK OF WAUPACA, WAUPACA, WISCONSIN	10/02/2006	01/04/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 710 Olive Street, St. Louis, Missouri.	Newspaper: 01/04/2007 Federal Register: Not applicable
STIFEL FINANCIAL CORP.	* 3A1	Stifel Financial Corp., St. Louis, Missouri, to become a bank holding company by acquiring 100 percent of First Service Financial Company, St. Louis, Missouri, and thereby indirectly acquire FirstService Bank, Crestwood, Missouri.	Newspaper: 02/01/2007 Federal Register: 02/02/2007

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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 01/08/2007 Federal Register: 01/08/2007
FIRST SLEEPY EYE BANCORPORATION, INC.	* 3A3	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota to acquire 100 percent of Lake Benton Bancorporation, Inc., Sioux Falls, South Dakota and thereby indirectly acquire First Security Bank-Lake Benton, Lake Benton, Minnesota.	Newspaper: 01/13/2007 Federal Register: 01/16/2007
MAHNOMEN BANCSHARES, INC.	CIC	Notice by Harley Allen Hanson, Mahnomen, Minnesota, to gain control of Mahnomen Bancshares, Inc., Mahnomen, Minnesota, and thereby indirectly gain control of First National Bank in Mahnomen, Mahnomen, Minnesota.	Newspaper: 01/11/2007 Federal Register: 01/08/2007
MCVILLE FINANCIAL SERVICES, INC.	CIC	Notice by Dan L. Rorvig, McVile, North Dakota; Teresa L. Rorvig, McVile, North Dakota; Robert J. Fossum, Forest River, North Dakota; and Troy D. Olson, Cooperstown, North Dakota, acting as a group in concert to gain control of McVile Financial Services, Inc., McVile, North Dakota, and thereby indirectly gain control of Mcville State Bank, McVile, North Dakota.	Newspaper: Not available Federal Register: 01/16/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
786555	PEOPLES ST BK OF PLAINVIEW, PLAINVIEW, MINNESOTA	09/06/2006	12/27/2006	S	Small Bank
960159	SUPERIOR BK, SUPERIOR, WISCONSIN	09/25/2006	01/02/2007	S	Small Bank

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 January 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
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
FARMERS STATE BANKSHARES, INC.	CIC	Notice by David E. Pfrang, Goff, Kansas, and Judy L. Georg, Sabetha, Kansas, to become members of a group acting in concert, to acquire control of Farmers State Bankshares, Inc., parent of Farmers State Bank, both in Circleville, Kansas.	Newspaper: Not available Federal Register: 01/18/2007
FIRST FIDELITY BANCORP, INC.	CIC	Notification by Lynda L. Cameron, Wellington, Florida, to acquire control of First Fidelity Bancorp, Inc., parent of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.	Newspaper: Not available Federal Register: 01/08/2007
FIRST 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
FRONTIER HOLDINGS, LLC	* 3A3	Frontier Holdings, LLC, Omaha, Nebraska, to acquire 100 percent of the voting shares of Pender State Bank, Pender, Nebraska. Frontier Management, LLC, Omaha, Nebraska, to acquire 100 percent of the voting shares of Pender State Bank, Pender, Nebraska, by virtue of its control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska.	Newspaper: Not available Federal Register: 01/29/2007
MULVANE BANKSHARES, INC.	CIC	Notification by Kris Ann Carson, Mulvane, Kansas, as co-trustee of the Frank L. Carson, III Trust No. 1, to retain control of Mulvane Bankshares, Inc., parent of Mulvane State Bank, both in Mulvane, Kansas.	Newspaper: Not available Federal Register: 01/24/2007
NODAWAY VALLEY BANCSHARES, INC.	* 3A3	Nodaway Valley Bancshares, Inc., Maryville, Missouri, to acquire 100 percent of the voting shares of Exchange Bank, Mound City, Missouri.	Newspaper: 02/04/2007 Federal Register: 02/02/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending January 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
2942823	UNITED BK OF EL PASO DEL NORTE, EL PASO, TEXAS	07/17/2006	12/06/2006	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 January 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
	* 3A3	Security Pacific Bancorp, Los Angeles, California, to acquire up to 24.9 percent of Pacific Premier Bancorp, Inc., and thereby indirectly acquire shares of its subsidiary, Pacific Premier Bank, both of Costa Mesa, California.	Newspaper: Not available Federal Register: 02/05/2007
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain control of 24.4 percent of First Chicago Bancorp, and thereby indirectly retain control of its subsidiary, First Chicago Bank & Trust, both of Chicago, Illinois.	Newspaper: Not available Federal Register: Not available
PRINEVILLE BANCORPORATION	CIC	Notice by Stuart J. Shelk, Jr., Linda S. Shelk, Clark J. Shelk Trust UA, Anne Marie Shelk Trust UA, and John B. Shelk Trust UA, Powell Butte, Oregon, to increase their ownership to 10.58 percent, collectively, in Prineville Bancorporation and thereby indirectly control its subsidiary, Community First Bank, both of Prineville, Oregon.	Newspaper: Not available Federal Register: 01/03/2007

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act