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# Federal Reserve Release

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

*No. 4*

*Week Ending January 27, 2007*

**Forms**

Forms -- final Board review to extend with revision the Weekly Report of Dealer Positions (FR 2004A), Weekly Report of Cumulative Dealer Transactions (FR 2004B), Weekly Report of Dealer Financing and Fails (FR 2004C), Weekly Report of Specific Issues (FR 2004SI), Daily Report of Specific Issues (FR 2004SD), and Daily Report of Dealer Activity in Treasury Financing (FR 2004WI).  
- Approved, January 23, 2007

**Enforcement**

Pacific Mercantile Bank, Costa Mesa, California -- issuance of a consent order of assessment of a civil money penalty.  
- Announced, January 24, 2007

Sumitomo Mitsui Banking Corporation, Tokyo, Japan, and its New York, New York branch -- written agreement dated January 22, 2007, with the Federal Reserve Bank of New York and the New York State Banking Department.  
- Announced, January 24, 2007

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 8468 Caratoke Highway, Powells Point, North Carolina.  
- Approved, January 24, 2007

Atlanta

First Commercial Bank of Florida, Orlando, Florida -- to establish a branch at 800 Deltona Boulevard, Deltona.  
- Approved, January 25, 2007

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 313 Ushers Road, Ballston Lake.  
- Approved, January 26, 2007

**Bank Holding Companies**

Chicago

Bancorp Financial, Inc., Evergreen Park, Illinois -- to become a bank holding company and to acquire Evergreen Community Bank.  
- Approved, January 24, 2007

San Francisco

City National Corporation, Beverly Hills, California -- to merge with Business Bank Corporation, Las Vegas, Nevada, and thereby acquire Business Bank of Nevada.  
- Approved, January 25, 2007

Boston

Danvers Bancorp, Inc., Danvers, Massachusetts -- to acquire BankMalden Cooperative Bank, Malden.  
- Approved, January 24, 2007

**Bank Holding Companies**

Philadelphia

EHPW Acquisition Company, Harrisburg, Pennsylvania -- to become a bank holding company and to acquire Vartan National Bank and Vartan Financial Corporation.

- Approved, January 23, 2007

San Francisco

Fairfield Financial Holding Corp., Fairfield, Washington -- to become a bank holding company and to acquire Bank of Fairfield.

- Withdrawn, January 26, 2007

St. Louis

First American Financial Holdings, Inc., Nashville, Tennessee -- to become a bank holding company and to acquire Planters Bank of Tennessee, Maury City.

- Approved, January 22, 2007

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Western Security Holding Co., Ltd., Scottsdale, Arizona, and thereby acquire Western Security Bank.

- Approved, January 24, 2007

Minneapolis

First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota -- to acquire Lake Benton Bancorporation, Inc., Sioux Falls, and thereby acquire First Security Bank-Lake Benton, Lake Benton, Minnesota.

- Approved, January 22, 2007

San Francisco

Franklin Resources, Inc., San Mateo, California -- to retain control of 24.4 percent of the shares of First Chicago Bancorp, Chicago, Illinois, and thereby retain control of its subsidiary, First Chicago Bank & Trust.

- Approved, January 25, 2007

### **Bank Holding Companies**

#### Chicago

Larch Bancorporation, Inc., Larchwood, Iowa -- waiver of application to acquire George State Bank, George, in connection with the merger of George State Bank with Security Savings Bank, Larchwood.

- Granted, January 26, 2007

#### Secretary

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire United Heritage Bankshares of Florida, Inc., Longwood, Florida, and thereby acquire United Heritage Bank.

- Approved, January 26, 2007

#### Dallas

Prosperity Bancshares, Inc., Houston, Texas -- waiver of application requirement to merge with Texas United Bancshares, Inc., La Grange, and thereby acquire State Bank; Gateway National Bank, Dallas; GNB Financial N.A., Gainesville; and Northwest Bank, Roanoke.

- Granted, January 26, 2007

#### Secretary

Sandy Spring Bancorp, Inc., Olney, Maryland -- to acquire Potomac Bank of Virginia, Fairfax, Virginia; and for Sandy Spring Bank, Olney, Maryland, to merge with Potomac Bank of Virginia and retain the acquired facilities as branches.

- Approved, January 24, 2007

#### Atlanta

Signature Bancshares, Inc., Sandy Springs, Georgia -- to become a bank holding company and to acquire Signature Bank of Georgia, Dunwoody.

- Approved, January 26, 2007

### **Bank Mergers**

#### St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, Clayton -- to acquire Royal Oaks Bancshares, Inc., Houston, Texas, and thereby acquire Royal Oaks Bank, SSB; and for First Bank, St. Louis, Missouri, to merge with Royal Oaks Bank, SSB and retain the acquired facilities as branches.

- Approved, January 25, 2007

### **Change In Bank Control**

#### Atlanta

Coastal Bankshares, Inc., Savannah, Georgia -- change in bank control.  
- Permitted, January 23, 2007

#### Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- change in bank control.  
- Permitted, January 24, 2007

### **Competitive Factors Reports**

#### Chicago

Evergreen Community Bank, Evergreen Park, Illinois -- report on competitive factors of the proposed merger with Evergreen Interim Bank.  
- Submitted, January 26, 2007

### **Extensions Of Time**

#### New York

New York Private Bank & Trust Corporation, New York, New York; Emigrant Bancorp, Inc.; and Emigrant Bank -- extension to February 9, 2007, to acquire EmigrantDirect Bank, Ossining, a de novo bank.  
- Granted, January 26, 2007

#### Atlanta

AmSouth Bank, Birmingham, Alabama -- extension to February 21, 2008, to establish a branch at the intersection of Memorial Parkway and Lokey Avenue, Murfreesboro, Tennessee.  
- Granted, January 23, 2007

#### Atlanta

AmSouth Bank, Birmingham, Alabama -- extension to April 19, 2008, to establish a branch at the intersection of Highway 98 and Front Beach Road, Panama City Beach, Florida.  
- Granted, January 23, 2007

#### Atlanta

Oglethorpe Bank Holding Company, Brunswick, Georgia -- extension to May 17, 2007, to become a bank holding company and to acquire Oglethorpe Bank.  
- Granted, January 22, 2007

**Extensions Of Time**

Richmond

Virginia Commerce Bank, Arlington, Virginia -- extension to July 26, 2007, to establish a branch at Ryan Park Center and Yukon Drive, Ashburn.

- Granted, January 22, 2007

**Membership**

Atlanta

Anchor Commercial Bank, Juno Beach, Florida -- to become a member of the Federal Reserve System.

- Approved, January 26, 2007

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ASSABET VALLEY BANCORP	* 3A5 * 3A3	Assabet Valley Bancorp, Hudson, Massachusetts to acquire Westborough Bancorp, MHC, Westborough Financial Services, Inc. and The Westborough Bank, all located in Westborough, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act.	Newspaper: Not available Federal Register: Not available
NEW ENGLAND BANCSHARES, INC.	* 3A1 * 4c8	New England Bancshares, Inc., Enfield, CT - section 3(a)(1)/4(c)(8) application to acquire First Valley Bancorp, Inc., Bristol, CT and its subsidiary bank, Valley Bank, Bristol, CT, and to retain Enfield Federal Savings and Loan Association, Enfield, CT.	Newspaper: Not available Federal Register: 02/26/2007



**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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Bancorp of New Jersey, Inc.	* 3A1	Bancorp of New Jersey, Inc., requests to become a one-bank holding company, pursuant to Section 3(a)1 of the BHC Act, and Section 225.15 of Regulation Y, by acquiring Bank of New Jersey, both of Fort Lee, New Jersey.	Newspaper:	Not available
			Federal Register:	Not available
Caixa Economica Federal	FBSEA	Caixa Economica Federal, Distrito Federal, Brazil, to establish a representative office in Jersey City, New Jersey, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
CHINA MERCHANTS BANK CO. LTD.	FBSEA	China Merchants Bank Co., Ltd.("CMB"),Shenzhen, Peoples Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in New York.	Newspaper:	Not available
			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 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BRYN MAWR BANK CORPORATION	CIC	George W. Connell, Radnor, PA, to purchase up to 19.9% of the voting shares of Bryn Mawr Bank Corporation, Bryn Mawr, PA.	Newspaper: Not available Federal Register: Not available
PENNSYLVANIA STATE BANK	* Branch	Pennsylvania State Bank, Camp Hill, PA, proposes to establish a branch office located at 114 North Second Street, Harrisburg, PA, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: 01/30/2007 Federal Register: Not applicable

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 11118 Olive Street, Creve Coeur, MO.	Newspaper:	01/25/2007
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 14204 Manchester Road, Ellisville, MO.	Newspaper:	01/25/2007
			Federal Register:	Not applicable
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
STATE BANK AND TRUST COMPANY, THE	* 18C * Branch	Application by The State Bank and Trust Company, Defiance, OH to merge with The Exchange Bank, Luckey, OH pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF THE COMMONWEALTH	* Branch	Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at 5460 Wesleyan Drive, Virginia Beach, Virginia.	Newspaper: 02/02/2007 Federal Register: Not applicable
BB&T CORPORATION	* 4c8	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of Coastal Financial Corporation, Myrtle Beach, South Carolina, and thereby indirectly acquire Coastal Federal Bank, Myrtle Beach, South Carolina, and engage in operating a savings association, and indirectly acquire Coastal Planners Holding Corporation, Myrtle Beach, South Carolina, which is the holding company of Coastal Retirement, Estate & Tax Planners, Inc., Myrtle Beach, South Carolina, and engage in the activities of financial planning and tax preparation services, and indirectly acquire Coastal Federal Holding Corporation, Wilmington, Delaware, which is the holding company of Coastal Real Estate Investment Corporation, Sunset Beach, North Carolina, and engage in the activities of acquiring and servicing loans.	Newspaper: 02/09/2007 Federal Register: 02/23/2007
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Inc., Honaker, Virginia, proposes to establish a branch at the Southeast corner of Maine and Brick Street, Bramwell, West Virginia.	Newspaper: 02/06/2007 Federal Register: Not applicable



## District: 5

### Federal Reserve Bank of Richmond

#### 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.

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 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ATB MANAGEMENT, LLC	* 3A1	ATB Management, LLC, Birmingham, Alabama, to become a bank holding company by acquiring control of ATB Holdings, LLC, Birmingham, Alabama, and indirectly acquiring control of Alabama Trust Bank, N.A., Sylacauga, Alabama.	Newspaper: 02/02/2007 Federal Register: 02/12/2007
FIRST FEDERAL BANCORP	CIC	First Federal Bancorp, prior change in control notice filed by Brenda Morris Griner, to acquire an additional 3.37 percent of the outstanding shares of First Federal Bancorp and its subsidiary, First Southern Bank, all of Columbia, Mississippi. Total ownership will equal 20.70 percent.	Newspaper: 02/14/2007 Federal Register: 02/15/2007
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: the intersection of 54th Avenue South and 28th Street South, St. Petersburg, Florida, to be known as the Lakewood Branch; 2903 James L. Redman Parkway, Plant City, Florida, to be known as the South Plant City Branch; the intersection of Rock Springs Road and Welch Road, Apopka, Florida, to be known as the Rock Springs Branch; 902 Cypress Parkway, Kissimmee (Poinciana), Florida, to be known as the Poinciana Branch; and 6601 Clinton Highway, Knoxville, Tennessee, to be known as the Powell Branch.	Newspaper: 02/02/2007 Federal Register: Not applicable
SUN AMERICAN BANK	* 18C	Sun American Bank, Boca Raton, Florida, to merge with Independent Community Bank, Tequesta, Florida.	Newspaper: 02/26/2007 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 8126 Lakewood Main Street, Suite 201, Bradenton, Florida, to be known as the Manatee Private Wealth Management Office; 741 N Main Street, Summerville, South Carolina, to be known as the Summerville Office; 3974 Highway 17 North, Mt. Pleasant, South Carolina, to be known as the Ivy Hall Office; 539 St. James Avenue, Goose Creek, South Carolina, to be known as the Goose Creek Office; and 6500 Eastern Avenue, Baltimore, Maryland, to be known as the Anchor Square Office.	Newspaper: 02/02/2007 Federal Register: Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	02/20/2007
			Federal Register:	02/02/2007
PARTNERSHIP COMMUNITY BANCSHARES, INC.	* 3A1	Partnership Community Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 91 percent of the voting shares of The Bancorp of Tomah, Inc., Tomah, Wisconsin, and thereby indirectly acquire First Bank, Tomah, Wisconsin.	Newspaper:	Not available
			Federal Register:	02/23/2007
SECURITY SAVINGS BANK	* Branch	Security Savings Bank, Gowrie, Iowa, to establish a branch facility to be located at 39 South Main, Dayton, Iowa.	Newspaper:	02/02/2007
			Federal Register:	Not applicable

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CENTRAL BANCOMPANY	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Twenty-First Century Financial Services Company, Tulsa, Oklahoma, and thereby indirectly acquire ONB Bank and Trust Company, Tulsa, Oklahoma.	Newspaper: 02/17/2007 Federal Register: 02/23/2007
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 23501 Cinco Ranch Boulevard, Suite K100, Katy, Texas.	Newspaper: 02/06/2007 Federal Register: Not applicable
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 109 Ferrari Ranch Road, Lincoln, California.	Newspaper: 02/06/2007 Federal Register: Not applicable

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

**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

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Robert Donavon Weerts and Jennifer Lavon Weerts, both of Winnebago, Minnesota, to gain control of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper: Not available Federal Register: 02/05/2007
WESTERN HOLDING COMPANY OF WOLF POINT	CIC	Change in control notice by Duane A. Kurokawa and Rosella Kurokawa, both of Wolf Point, Montana, to acquire 25 percent or more of the shares of Western Holding Company of Wolf Point, Wolf Point, Montana, and thereby indirectly acquire control of Western Bank of Wolf Point, Wolf Point, Montana.	Newspaper: Not available Federal Register: 02/13/2007



**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
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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: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COLUMBIAN FINANCIAL CORPORATION	* 3A3	Columbian Financial Corporation, Overland Park, Kansas, to acquire 100 percent of the voting shares of The Bank, Weatherford, Texas.	Newspaper: Not available Federal Register: 02/02/2007
COUNTRY BANK SHARES, INC.	* 3A3	Country Bank Shares, Inc., Milford, Nebraska, to acquire 100 percent of the voting shares of Mid-Nebraska Company, Inc., parent of Kearney State Bank and Trust Company, both in Kearney, Nebraska.	Newspaper: 02/15/2007 Federal Register: 02/12/2007
FIRST EXPRESS OF NEBRASKA, INC.	CIC	Notification by John P. Stinner and Rita E. Stinner, both of Gering, Nebraska, to acquire control of First Express of Nebraska, Inc., Gering, Nebraska, parent of Valley Bank and Trust Company, Scottsbluff, Nebraska, through the acquisition of voting shares.	Newspaper: 02/05/2007 Federal Register: 02/07/2007
FIRST WYOMING BANCORPORATION OF LARAMIE	* 3A1	First Wyoming Bancorporation of Laramie to become a bank holding company through the acquisition of 100 percent of the voting shares of Wyoming State Bank, both in Laramie, Wyoming.	Newspaper: Not available Federal Register: 02/16/2007
FIRSTBANK HOLDING COMPANY	CIC	Notification by Nancy A. Strohmeyer, Lakewood, Colorado, to retain control of FirstBank Holding Company, parent of FirstBank of Colorado, both in Lakewood, Colorado.	Newspaper: Not available Federal Register: 01/30/2007

**District: 10**

**Federal Reserve Bank of Kansas City**

**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
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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 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FAMILY BANCORP, INC.	* 3A1	Family Bancorp, Inc., San Antonio, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Refugio, Refugio, Texas.	Newspaper: 02/17/2007 Federal Register: 02/16/2007

**District: 11**  
**Federal Reserve Bank of Dallas**

**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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending January 27, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: Waived Federal Register: 01/19/2007
SECURITY PACIFIC BANCORP	* 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: 02/12/2007 Federal Register: 02/05/2007
WESTERN ALLIANCE BANCORPORATION	* 3A5	Western Alliance Bancorporation, Las Vegas, Nevada, to merge with First Independent Capital of Nevada, Reno, Nevada, and thereby indirectly acquire its subsidiary bank, First Independent Bank of Nevada, Reno, Nevada.	Newspaper: 02/18/2007 Federal Register: 02/20/2007

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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- 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