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# Federal Reserve Release

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*H.2*

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

*No. 7*

*Week Ending February 17, 2007*

**Bank Holding Companies**

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to merge with Mercantile Bankshares Corporation, Baltimore, Maryland, and thereby acquire its subsidiary banks.

- Approved, February 13, 2007

**Regulations And Policies**

Basel Capital Accord -- publication for comment of interagency supervisory guidance for internal ratings-based systems for credit risk, advanced measurement approaches for operational risk, and the supervisory review process related to Basel II implementation (Docket No. OP-1277).

- Approved, February 12, 2007

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

February 11, 2007 to February 17, 2007

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**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**

#### Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 26006 Highway 12, Waves, North Carolina.  
- Approved, February 15, 2007

#### Richmond

Bank of Virginia, Midlothian, Virginia -- to establish a branch at 906 Branchway Road, Richmond.  
- Approved, February 13, 2007

#### Chicago

Hendricks County Bank and Trust Company, Brownsburg, Indiana -- to establish a branch at 963 North State Road 267, Avon.  
- Approved, February 12, 2007

#### Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 900 South Main Street, Grapevine.  
- Approved, February 15, 2007

### **Bank Holding Companies**

#### Atlanta

ATB Holdings, LLC, Birmingham, Alabama -- to become a bank holding company and to acquire 25 percent of the shares of Guardian Bancshares, Inc., Sylacauga, and thereby acquire its subsidiary, Alabama Trust Bank, National Association.  
- Approved, February 15, 2007

#### Atlanta

ATB Management, LLC, Birmingham, Alabama -- to become a bank holding company and to acquire control of ATB Holdings, LLC, and thereby acquire control of Alabama Trust Bank, National Association, Sylacauga.  
- Approved, February 15, 2007

**Bank Holding Companies**

San Francisco

Cathay General Bancorp, Los Angeles, California -- waiver of application to acquire United Heritage Bank, Edison, New Jersey, in connection with the merger of United Heritage Bank and Cathay Bank, Los Angeles, California.

- Withdrawn, February 15, 2007

Minneapolis

Centra Ventures, Inc., Foley, Minnesota -- to engage in leasing activities through its de novo subsidiary, Falcon Leasing L.L.C.

- Approved, February 14, 2007

Philadelphia

Community Banks, Inc., Harrisburg, Pennsylvania -- to acquire BUCS Financial Corp., Owings Mills, Maryland.

- Approved, February 13, 2007

St. Louis

Enterprise Financial Services Corp, Clayton, Missouri -- to acquire Clayco Banc Corporation, DeSoto, Kansas, and thereby acquire Great American Bank.

- Approved, February 13, 2007

Atlanta

First Citizens Financial Corporation, Dawsonville, Georgia -- to become a bank holding company and to acquire First Citizens Bank of Georgia, a de novo bank.

- Approved, February 15, 2007

San Francisco

Redwood Capital Bancorp, Eureka, California -- to become a bank holding company and to acquire Redwood Capital Bank.

- Approved, February 13, 2007

Atlanta

Security Bank Corporation, Macon, Georgia -- to acquire CFS Wealth Management, LLC, and thereby engage in financial and investment advisory services and securities brokerage services.

- Approved, February 14, 2007

**Bank Holding Companies**

Boston

Spencer MHC, Spencer, Massachusetts, and Spencer Mid-tier Holding Company -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Spencer Savings Bank.  
- Approved, February 14, 2007

**Bank Premises**

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas -- to make an additional investment in bank premises.  
- Approved, February 15, 2007

**Change In Bank Control**

Kansas City

Farmers State Bankshares, Inc., Circleville, Kansas -- change in bank control.  
- Permitted, February 12, 2007

Secretary

Mahnomen Bancshares, Inc., Mahnomen, Minnesota -- change in bank control.  
- Permitted, February 13, 2007

Kansas City

Mulvane Bankshares, Inc., Mulvane, Kansas -- to retain control of Mulvane Bankshares, Inc.  
- Permitted, February 16, 2007

**Extensions Of Time**

Atlanta

Reserve Financial Associates, LLC, Columbus, Ohio; Sofia Financial Associates, LLC; Skilken Financial, LLC; and RFA Acquisition Company, Inc., Naples, Florida -- extension to March 29, 2007, to become a multi-tier bank holding company and to acquire Business Bank of Florida Corp., Melbourne, Florida, and Florida Business Bank.  
- Granted, February 14, 2007

**International Operations**

Kansas City

CoBiz Bank, N.A., Denver, Colorado -- to establish a branch in Grand Cayman, Cayman Islands.

- Approved, February 15, 2007

**Membership**

Secretary

Delta Southern Bank, Ruleville, Mississippi, and Elk Horn Bank and Trust Company, Arkadelphia, Arkansas -- to become members of the Federal Reserve System.

- Approved, February 16, 2007

**District: 1**

**Federal Reserve Bank of Boston**

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
MERRIMACK BANCORP MHC	* 3A3	Merrimack Bancorp, MHC, Concord, New Hampshire to acquire 100% of the voting shares of Bow Mills Bank, Bow, New Hampshire pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: Not available

**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 February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMBOY BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Amboy Bancorporation Employee Stock Ownership Plan, ("ESOP"), requests approval to become a bank holding company, pursuant to Section 3(a)(1) of the BHC Act of 1956 and Section 225.15 of Regulation Y, by acquiring common stock of Amboy Bancorporation, both of Old Bridge, New Jersey ("Amboy").	Newspaper:	Not available
			Federal Register:	Not available
BNC FINANCIAL GROUP, INC.	3A1	BNC Financial Group, Inc., New Canaan, Connecticut, to become a one-bank holding company, pursuant to Section 3(a)(C) of the BHC Act and Section 225.17 of Regulation Y, with respect to The Bank of New Canaan, New Canaan, Connecticut.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York to purchase the assets and assume the liabilities certain trust accounts of Partners Trust Bank, Utica, New York through a merger with its wholly-owned subsidiary Partners Interim Bank, Utica, New York pursuant to Section 18(c) of the Federal Deposit Insurance Act.	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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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: 3**

**Federal Reserve Bank of Philadelphia**

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ORRSTOWN BANK	* 18C	The First National Bank of Newport, Newport, PA, to merge with and into Orrstown Bank, Shippensburg, PA.	Newspaper: 03/10/2007 Federal Register: Not applicable

## District: 3

### Federal Reserve Bank of Philadelphia

#### 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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
HUNTINGTON BANCSHARES INCORPORATED	* 3A5 * 3A1	Ohio, through its wholly-owned subsidiary Penguin Acquisition, LLC, also of Columbus, Ohio, to acquire 100 percent of Sky Financial Group, Inc., Bowling Green, Ohio, and thereby indirectly acquire Sky Bank, Salineville, Ohio, and Sky Trust, NA, Pepper Pike, Ohio	Newspaper:	03/09/2007
			Federal Register:	03/05/2007
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
WESBANCO BANK, INC.	* Branch	WesBanco Bank, Inc., Wheeling, WV to establish a branch at 100 Cabela Drive, Triadelphia, WV.	Newspaper:	02/23/2007
			Federal Register:	Not applicable

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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

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  
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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
576710	SKY BK, SALINEVILLE, OHIO	10/14/2003	04/08/2004	S	Large Bank
576710	SKY BK, SALINEVILLE, OHIO	03/13/2006	09/05/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF ESSEX	* Branch	Bank of Essex, Tappahannock, Virginia, proposes to establish a branch on Northumberland Highway approximately .1 miles east of Route 644, Burgess, Virginia.	Newspaper: 03/02/2007 Federal Register: Not applicable
BANK OF ESSEX	* Branch	Bank of Essex, Tappahannock, Virginia, proposes to establish a branch on Northumberland Highway approximately .3 miles east of Route 729, Callao, Virginia.	Newspaper: 03/02/2007 Federal Register: Not applicable
OLD LINE BANK	* Branch	Old Line Bank, Bowie, Maryland, proposes to establish a branch at 6301 Ivy Lane, Greenbelt, Maryland.	Newspaper: 03/01/2007 Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### 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

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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
753324	BANK OF CLARKE CTY, BERRYVILLE, VIRGINIA	10/16/2006	01/17/2007	S	Int Sm Bank
991621	CITIZENS B&TC, BLACKSTONE, VIRGINIA	10/02/2006	01/07/2007	S	Large Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	10/02/2006	01/03/2007	S	Int Sm Bank
274829	TRUPOINT BK, GRUNDY, VIRGINIA	08/28/2006	01/18/2007	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	



**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERICAN UNITED BANCORP, INC.	* 3A1	American United Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of American United Bank, both of Lawrenceville, Georgia.	Newspaper: Not available Federal Register: Not available
Atlantic Capital Bancshares, Inc.	* 3A1	Atlantic Capital Bancshares, Inc., Atlanta, Georgia, to become a bank holding company by acquiring 100 percent of the issued and outstanding capital stock of Atlantic Capital Bank, Atlanta, Georgia (in organization).	Newspaper: 03/09/2007 Federal Register: 03/09/2007
BANKCAP PARTNERS FUND I, L.P.	* 3A1	BankCap Partners Fund I, L.P., BCP Fund I Southeast Holdings, LLC, BankCap Equity Fund, LLC, and BankCap Partners GP, L.P., all of Dallas, Texas, to become a multi-bank holding company structure by acquiring 49.9 percent of the outstanding shares of Atlantic Capital Bancshares, Inc., and thereby indirectly acquiring voting shares of Atlantic Capital Bank (in organization), both of Atlanta, Georgia.	Newspaper: 03/11/2007 Federal Register: Not available
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish branches at the following locations: 2255 Buford Highway, Buford, Georgia, and 6225 Sugarloaf Parkway, Suite 100, Duluth, Georgia.	Newspaper: 02/24/2007 Federal Register: Not applicable
FBC BANCORP, INC.	3A1	FBC Bancorp, Inc., Orlando, Florida, notice to acquire 100 percent of the outstanding shares of Florida Bank of Commerce, both of Orlando, Florida.	Newspaper: Not applicable Federal Register: Not applicable
FBG HOLDING CORPORATION	* 3A1 * 3A3	FBG Holding Corporation, Tampa, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Florida Bank Group, Inc., Tampa, Florida, and its subsidiaries, Bank of St. Petersburg, Tampa, Florida, and Bank of North Florida, Jacksonville, Florida; and to acquire 100 percent of the outstanding shares of The Bank of Tallahassee, Tallahassee, Florida.	Newspaper: 03/18/2007 Federal Register: 03/09/2007
FMCB HOLDINGS, INC.	* 3A3	FMCB Holdings, Inc., Senoia, Georgia, to acquire 100 percent of the outstanding shares of First Choice Community Bank, Dallas, Georgia (in organization).	Newspaper: Not available Federal Register: 03/09/2007
NBOG BANCORPORATION, INC.	CIC	NBOG Bancorporation, Inc., Gainesville, Georgia, prior change in control filed by William R. Blanton, Alpharetta, Georgia, to acquire 38.6 percent of the outstanding shares of NBOG Bancorporation, Inc., and its subsidiary, National Bank of Gainesville, both of Gainesville, Georgia,	Newspaper: Not available Federal Register: 03/08/2007

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Relations Bancshares, Inc.	3A1	Relations Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Walker County, both of Jasper, Alabama.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RIVERSIDE BANK OF THE GULF COAST	* Branch	Riverside Bank of the Gulf Coast, Cape Coral, Florida, to establish a branch located at 5247 Golden Gate Parkway, Naples, Florida.	Newspaper:	02/17/2007
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6650 Collier Boulevard, Naples, Florida, to be known as the East Naples Wal-Mart Office.	Newspaper:	03/02/2007
			Federal Register:	Not applicable

## District: 6

### Federal Reserve Bank of Atlanta

#### Availability of CRA Public Evaluations

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270036	ORION BK, NAPLES, FLORIDA	10/23/2006	02/12/2007	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 February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish two branch facilities to be located at 133 North 4th Street, Lafayette, Indiana and 401 North 4th Street, Lafayette, Indiana.	Newspaper: 02/28/2007 Federal Register: Not applicable
ASSOCIATED BANC-CORP	* 3A3	Associated Banc-Corp., Green Bay, Wisconsin, to acquire 100 percent of the voting shares of First National Bank of Hudson, Woodbury, Minnesota.	Newspaper: Not available Federal Register: Not available
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$500,000 in additional shares of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Not available Federal Register: Not available
CITIZENS BANK	* 18C * Branch	Citizens Bank, Flint, Michigan, to merge with Republic Bank, Lansing, Michigan, and thereby to establish branches.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish four branch facilities to be located at: 2000 Avenue of the Stars, Los Angeles, California, 1802 Garnet Avenue, San Diego, California, 370 Green Road, Houston, Texas, and 6412 San Felipe Street, Houston, Texas.	Newspaper: Not available Federal Register: Not applicable
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership of Union Bancorporation, Inc., Union Grove, Wisconsin, to 35.52 percent of the voting shares, and thereby increase its indirect ownership of Community State Bank, Union Grove, Wisconsin.	Newspaper: Not available Federal Register: Not available
FIRST AMERICAN BANK	* Branch	First American Bank, Fort Dodge, Iowa, to establish a branch facility to be located at 640 Highway 1 West, Iowa City, Iowa.	Newspaper: 01/29/2007 Federal Register: Not applicable
HOMEFEDERAL BANK	* Branch	HomeFederal Bank, Columbus, Indiana, to establish a branch facility to be located at 1901 Taylor Road, Columbus, Indiana.	Newspaper: 02/16/2007 Federal Register: Not applicable
ISABELLA BANK AND TRUST	* 18C * Branch	Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with FSB Bank, Breckenridge, Michigan, and thereby to establish 5 branches.	Newspaper: Not available Federal Register: Not applicable

## District: 7

### Federal Reserve Bank of Chicago

#### Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
60143	COMERICA BK, DETROIT, MICHIGAN	08/07/2006	02/08/2007	O	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 8**

**Federal Reserve Bank of St. Louis**

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 17000 Ventura Boulevard, Suite 103, Encino, California.	Newspaper: 03/03/2007 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 February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANCORP, INC.	* 3A1	Citizens Bancorp, Inc., Cadott, Wisconsin, to become a bank holding company by acquiring 100 percent of Citizens State Bank, Cadott, Wisconsin.	Newspaper:	Not available
			Federal Register:	03/16/2007
Montana Business Capital Corporation	* 3A1 4c8	Montana Business Capital Corporation (to be known as Bancorp of Montana Holding Company), Missoula, Montana, to become a bank holding company by acquiring 100 percent of Bank of Montana, Missoula, Montana, a de novo bank. Applicant also requests permission to engage in commercial and residential loan origination activities pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	03/10/2007
			Federal Register:	03/19/2007
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
STATE BANK FINANCIAL	* 18C * Branch	State Bank Financial, La Crosse, Wisconsin, proposes to purchase the assets and assume the liabilities of the Sparta, Wisconsin, branch of Acuity Bank, Tomah, Wisconsin, and incident thereto establish a branch at 203 West Wisconsin, Sparta, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
TRINITY INVESTMENTS, INC.	* 3A1	Trinity Investments, Inc., Glen Ullin, North Dakota, to become a bank holding company by acquiring 100 percent of Bank of Glen Ullin, Glen Ullin, North Dakota.	Newspaper:	Not available
			Federal Register:	03/05/2007



**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
564856	1ST BK, SIDNEY, MONTANA	10/30/2006	02/07/2007	S	Small Bank

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 February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANTELOPE BANCSHARES, INC.	CIC	Notice by David and Joyce Sullivan, Elgin, Nebraska, individually; and by Billy and Karen Novak, and Alan and Kim Grossnicklaus, Elgin, Nebraska, Terry and Rhonda Novak, and Randy Novak, Neligh, Nebraska, and Richard and Sandy Seckman, Schuyler, Nebraska, as a group acting in concert; to acquire control of Antelope Bancshares, Inc., parent of Bank of Elgin, both in Elgin, Nebraska, through the acquisition of voting shares.	Newspaper:	Not available Federal Register: 02/28/2007
BANK OF BLUE VALLEY	* 18C * Branch	Bank of Blue Valley, Overland Park, Kansas, to purchase certain assets and assume certain liabilities of the 9500 Lackman Road branch of Northland National Bank, Gladstone, Missouri, and incident thereto, to establish a branch.	Newspaper:	Not available Federal Register: Not applicable
COBIZ BANK, N.A.	Member	CoBiz Bank, N.A., Denver, Colorado, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable Federal Register: Not applicable
COLUMBIAN FINANCIAL CORPORATION	* 3A3	Columbian Financial Corporation, Overland Park, Kansas, to acquire 100 percent of the voting shares of The Bank, Weatherford, Texas.	Newspaper:	02/26/2007 Federal Register: 02/02/2007
COMMUNITY BANKS OF NORTHERN CALIFORNIA	* Branch	Community Banks of Northern California, Tracy, California, to establish a branch at 800 J Street, Suite 100, Sacramento, California.	Newspaper:	03/12/2007 Federal Register: Not applicable
COMMUNITY BANKS OF NORTHERN CALIFORNIA	* Branch	Community Banks of Northern California, Tracy, California, to establish a branch at 210 Towne Center Drive, Lathrop, California.	Newspaper:	03/12/2007 Federal Register: Not applicable
CORNERSTONE BANK	* Branch	Cornerstone Bank, York, Nebraska, to establish a branch at 810 N. Diers Avenue, Suite H, Grand Island, Nebraska.	Newspaper:	02/23/2007 Federal Register: Not applicable
FARMERS AND DROVERS FINANCAL CORP	* 3A1	Farmers and Drovers Financial Corp., Council Grove, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers and Drovers Bank, Council Grove, Kansas.	Newspaper:	Not available Federal Register: 03/19/2007
FIRST COLORADO FINANCIAL CORP.	* 3A1	First Colorado Financial Corp., Paonia, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Paonia, Paonia, Colorado.	Newspaper:	Not available Federal Register: 03/05/2007
FIRST STATE BANCORPORATION OF WATONGA, INC.	CIC	Notice by Melanie Rane Christain and Victor Lee Christain, both of Oklahoma City, Oklahoma, to acquire control of First State Bancorporation of Watonga, Inc., parent of First State Bank, both in Watonga, Oklahoma, through the acquisition of voting shares.	Newspaper:	Not available Federal Register: 02/20/2007

\* Subject to the provisions of the Community Reinvestment Act

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
HILLCREST BANCSHARES, INC.	CIC	Notification by Pella Fingersh Hillcrest Stock Trust and Trust #2 for Julie Fingersh, Pella Fingersh, Naples, Florida, trustee; Julie Fingersh Hillcrest Stock Trust, Julie Fingersh, San Rafael, California, trustee; Paul Fingersh Hillcrest Stock Trust, Paul Fingersh, Kansas City, Missouri, trustee; and Jack N. Fingersh Family Trust and Indenture of Trust of Jack Fingersh, dated 8-21-92, Jack Fingersh, Naples, Florida, trustee; and JPJ Investments, and FT Partners, LP, both in Kansas City, Missouri and controlled by Jack Fingersh; to retain control of Hillcrest Bancshares, Inc., parent of Hillcrest Bank, both in Overland Park, Kansas, through the acquisition of voting shares.	Newspaper: Not available Federal Register: 03/08/2007
OMEGA CAPITAL CORP.	* 3A1	OMEGA Capital Corp., Centennial, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Front Range Bancshares, Inc., parent of Front Range Bank, both in Lakewood, Colorado.	Newspaper: 03/12/2007 Federal Register: 03/09/2007

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3020447	FARMERS BK, AULT, COLORADO	11/13/2006	02/07/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
DUBLIN BANCSHARES, INC.	CIC	Notice by Mr. Clarence E. Leatherwood, III, Dublin, Texas, pursuant to Section 225.42(b)(1)(i) of Regulation Y, to control up to 30 percent of Dublin Bancshares, Inc., Dublin Texas, voting securities, and indirectly First National Bank of Dublin, Dublin, Texas.	Newspaper: 02/28/2007 Federal Register: 02/28/2007
FARMERS & MERCHANTS BANCSHARES, INC.	* 3A3	Farmers & Merchants Bancshares, Inc., Houston, Texas, to acquire 100 percent of Texas Premier Bank, N.A., Brookshire, Texas.	Newspaper: 03/10/2007 Federal Register: 03/07/2007
FIRST TEXAS BHC, INC.	* 3A1	First Texas BHC, Inc., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Community Bank of Texas, National Association, Grand Prairie, Texas.	Newspaper: 03/04/2007 Federal Register: 03/07/2007
PREMIER BANCSHARES, INC.	CIC	Notice filed (as a group acting in concert) by Mr. James E. Baxter, II, Richmond, Virginia, Ms. Betty L. Baxter, Midlothian, Virginia, Mr. James E. Baxter, Spent Spring, Virginia, Mr. John W. Wright, Richmond, Virginia, Mr. Curt D. Angstadt, Glen Allen, Virginia, and Ms. Debra J. Angstadt, Glen Allen, Virginia, (self-identified as the "Baxter Group") to acquire a controlling interest in Premier Bancshares, Inc., Garland, Texas, and therefore indirectly, Synergy Bank, State Savings Bank, Waco, Texas.	Newspaper: Not available Federal Register: Not available
SNOOK BANCSHARES, INC.	CIC	Notice by Mr. Harry Lynn Williams, Plano, Texas, to increase his ownership to 13.20 percent of the voting common stock of Snook Bancshares, Inc., Snook, Texas, and indirectly First Bank of Snook, Snook, Texas.	Newspaper: 03/04/2007 Federal Register: 03/08/2007

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

**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.

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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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending February 17, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp., all of Rancho Santa Fe, California, and The BANKshares, Inc., Melbourne, Florida, to acquire 100 percent of BankFIRST Bancorp, and thereby indirectly acquire its subsidiary, BankFIRST both of Winter Park, Florida.	Newspaper: Not available Federal Register: 03/08/2007
CENTENNIAL BANKSHARES, INC.	CIC	Notice by R. Scott Priest, Layton, Utah, to retain his ownership of 15.55 percent of Centennial Bankshares, Inc., and thereby indirectly control its subsidiary, Centennial Bank, both of Ogden, Utah.	Newspaper: Not available Federal Register: 02/28/2007
FAIRFIELD FINANCIAL HOLDINGS CORP.	* 3A1	Fairfield Financial Holdings Corp., to become a bank holding company by acquiring 100 percent of Bank of Fairfield, both of Fairfield, Washington.	Newspaper: 03/05/2007 Federal Register: 03/16/2007
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., and Proficio Mortgage Ventures LLC, both of Jacksonville, Florida, to engage de novo through a joint venture with American International Relocation Solutions in conducting mortgage banking activities through Iris Mortgage Solutions, Pittsburgh, Pennsylvania, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y.	Newspaper: Not applicable Federal Register: 03/08/2007

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2453132	PIERCE CMRL BK, TACOMA, WASHINGTON	10/30/2006	02/14/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act