
Federal Reserve Release



H.2

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

No. 10

Week Ending March 10, 2007

Bank Holding Companies

Industrial Bank of Taiwan Co., Ltd., Taipei, Taiwan, and IBT Holdings Corp., Cerritos, California -- to become bank holding companies and to acquire EverTrust Bank, City of Industry.
- Approved, March 9, 2007

Enforcement

Banco de la Nacion Argentina, Buenos Aires, Argentina, and its New York branch -- written agreement with the Federal Reserve Bank of New York and the New York State Banking Department.
- Announced, March 6, 2007

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

Bank Branches, Domestic

Chicago

1st Source Bank, South Bend, Indiana -- to establish two branches at 133 North 4th Street, Lafayette, and 401 North 4th Street.
- Approved, March 7, 2007

Richmond

Bank of Essex, Tappahannock, Virginia -- to establish a branch on Northumberland Highway east of Route 729, Callao.
- Approved, March 7, 2007

Richmond

Bank of Essex, Tappahannock, Virginia -- to establish a branch on Northumberland Highway east of Route 644, Burgess.
- Approved, March 7, 2007

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 2000 Avenue of the Stars, Los Angeles, California; 1802 Garnet Avenue, San Diego; 370 Green Road, Houston, Texas; and 6412 San Felipe Street.
- Approved, March 8, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 17000 Ventura Boulevard, Encino, California.
- Approved, March 7, 2007

Richmond

Old Line Bank, Bowie, Maryland -- to establish a branch at 6301 Ivy Lane, Greenbelt.
- Approved, March 6, 2007

Bank Branches, Domestic

Atlanta

Paradise Bank, Boca Raton, Florida -- to establish a branch at 1351 North Federal Highway, Delray Beach.

- Approved, March 9, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 1321 Heathrow Center Lane, Lake Mary, Florida.

- Approved, March 8, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 6650 Collier Boulevard, Naples, Florida.

- Approved, March 8, 2007

Bank Holding Companies

New York

Bancorp of New Jersey, Inc., Fort Lee, New Jersey -- to become a bank holding company and to acquire Bank of New Jersey.

- Approved, March 9, 2007

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- waiver of application in connection with the merger of Bank of Kansas City, National Association, Overland Park, Kansas, with Osage Valley Bank, Warsaw, Missouri.

- Granted, March 8, 2007

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana -- to become a bank holding company and to acquire Business First Bank.

- Approved, March 7, 2007

Bank Holding Companies

St. Louis

Community First Bancshares, Inc., Harrison, Arkansas -- waiver of application in connection with the acquisition by its subsidiary, White River Bancshares Company, Fayetteville, of Brinkley Bancshares, Inc., Brinkley, and the merger of Bank of Brinkley with White River's subsidiary, Signature Bank of Arkansas, Fayetteville.

- Granted, March 9, 2007

Atlanta

Fidelity Southern Corporation, Atlanta, Georgia -- waiver of application in connection with the proposed acquisition of United Heritage Bank, Orlando, Florida.

- Withdrawn, March 9, 2007

Kansas City

First Bancorp of Durango, Inc., Inverness, Illinois -- to acquire Grants State Bank, Grants, New Mexico.

- Withdrawn, March 9, 2007

Chicago

Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana -- to retain ownership of 39.80 percent of the shares of Grant County State Bancshares, Inc. and thereby retain indirect control of Grant County State Bank.

- Approved, March 7, 2007

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- waiver of application in connection with the acquisition by its subsidiary, White River Bancshares Company, Fayetteville, of Brinkley Bancshares, Inc., Brinkley, and the merger of Bank of Brinkley with White River's subsidiary, Signature Bank of Arkansas, Fayetteville.

- Granted, March 9, 2007

Director, BS&R

JPMorgan Chase & Co., New York, New York -- waiver of remainder of notification period for J.P. Morgan International Finance Limited, Newark, Delaware, to make an investment in Bank of Moscow, Moscow, Russian Federation.

- Granted, March 8, 2007

Bank Holding Companies

Kansas City

Kaw Valley Bancshares, Inc., Wamego, Kansas -- to acquire Kaw Valley State Bank and Trust Company.

- Approved, March 8, 2007

San Francisco

Pacific Premier Bancorp, Costa Mesa, California -- to become a bank holding company and to acquire Pacific Premier Bank.

- Approved, March 6, 2007

Richmond

Planters Bank & Trust Company of Virginia, Staunton, Virginia -- relief from a commitment.

- Granted, March 6, 2007

San Francisco

Security Pacific Bancorp, Los Angeles, California -- to acquire up to 24.9 percent of the shares of Pacific Premier Bancorp, Costa Mesa, and indirectly acquire shares of its subsidiary, Pacific Premier Bank.

- Approved, March 6, 2007

Minneapolis

State Bankshares, Inc., Fargo, North Dakota -- to acquire Passport Benefit Solutions, L.L.C., Minnetonka, Minnesota, and thereby engage in employee benefits consulting services and related data processing.

- Approved, March 5, 2007

St. Louis

Union County Bancshares, Inc., Anna, Illinois -- waiver of application to merge with The Jonesboro Banccompany, Inc., Jonesboro, in connection with the merger of The First National Bank of Jonesboro with Union County Bancshares' subsidiary, The Anna National Bank, Anna.

- Granted, March 8, 2007

Bank Holding Companies

San Francisco

Western Arizona Bancorp, Inc., Yuma, Arizona -- to become a bank holding company and to acquire 1st Bank Yuma.

- Approved, March 7, 2007

St. Louis

White River Bancshares Company, Fayetteville, Arkansas -- waiver of application to acquire Brinkley Bancshares, Inc., Brinkley, in connection with the merger of Bank of Brinkley with White River's subsidiary, Signature Bank of Arkansas, Fayetteville.

- Granted, March 8, 2007

Bank Mergers

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to merge with The Exchange Bank, Luckey.

- Approved, March 5, 2007

Minneapolis

State Bank Financial, La Crosse, Wisconsin -- to purchase the assets and assume the liabilities of the Sparta branch of Acuity Bank, Tomah, and thereby establish a branch at 203 West Wisconsin Street, Sparta.

- Approved, March 9, 2007

Atlanta

Sun American Bank, Boca Raton, Florida -- to merge with Independent Community Bank, Tequesta.

- Approved, March 5, 2007

Banks, Foreign

New York

Mizrahi Tefahot Bank Ltd., Ramat Gan, Israel -- to establish a branch in New York, New York, by relocating its existing branch from Los Angeles, California, to New York; and to establish a representative office in Los Angeles.

- Withdrawn, March 6, 2007

Change In Bank Control

Dallas

Dublin Bancshares, Inc., Dublin, Texas -- change in bank control.
- Permitted, March 5, 2007

Minneapolis

Northern Star Financial, Inc., Mankato, Minnesota -- change in bank control.
- Permitted, March 9, 2007

Kansas City

Republic Bancorp, Inc., Munden, Kansas -- to retain control of Republic Bancorp, Inc.
- Withdrawn, March 5, 2007

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to June 13, 2007, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.
- Granted, March 5, 2007

Atlanta

AuburnBank, Auburn, Alabama -- extension to November 17, 2007, to establish a branch at the intersection of Frederick Road and Enterprise Drive in the Kroger Tigertown Supermarket, Opelika.
- Granted, March 8, 2007

Dallas

First National Bank Group, Inc., Edinburg, Texas -- extension to June 11, 2007, to acquire 9.90 percent of the shares of Southside Bancshares, Inc., Tyler, and indirectly acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler.
- Granted, March 9, 2007

Extensions Of Time

St. Louis

M&P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, Arkansas -- extension to May 23, 2007, to become a bank holding company and to acquire an additional 1.63 percent, for a total of 26.58 percent, of the shares of M&P Community Bancshares, Inc. and thereby acquire Greers Ferry Lake State Bank, Heber Springs, and Merchants & Planters Bank, Newport; and election to become a financial holding company.

- Granted, March 5, 2007

San Francisco

Pacific Enterprise Bancorp, Irvine, California -- extension to June 15, 2007, to become a bank holding company and to acquire Pacific Enterprise Bank, a de novo bank, and for Pacific Enterprise Bank to become a member of the Federal Reserve System.

- Granted, March 6, 2007

Financial Holding Companies

Cleveland

First Corbin Bancorp, Inc., Corbin, Kentucky -- election to become a financial holding company.

- Effective, March 6, 2007

Membership

San Francisco

Pacific Premier Bank, Costa Mesa, California -- to become a member of the Federal Reserve System.

- Approved, March 6, 2007

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending March 10, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BUTLER BANCORP, MHC	* 3A5 * 3A3	Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to acquire Marlborough Bancorp, MHC and its subsidiary bank, Marlborough Co-operative Bank, both of Marlborough, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 03/26/2007 Federal Register: 03/26/2007
CHITTENDEN CORPORATION	* 3A3 * 3A5 4c8	Chittenden Corporation, Burlington, Vermont to acquire: i) Merrill Merchants Bancshares, Inc. and Merrill Merchants Bank, both of Bangor, Maine, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act; and ii) greater than 5% of M&M Consulting Limited Liability Company, Bangor, Maine and Profit Protection, L.L.C., Fort Lauderdale, Florida pursuant to section 4(c)(8) of the BHC Act.	Newspaper: Not available Federal Register: 04/05/2007
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: 02/12/2007
STATE STREET BANK AND TRUST COMPANY	* 18C	State Street Bank and Trust Company, Boston, Massachusetts (SSBT) to merge with Investors Bank & Trust Company, Boston, Massachusetts, with SSBT as the surviving entity.	Newspaper: Not available Federal Register: Not applicable
STATE STREET BANK AND TRUST COMPANY	Other Foreign	State Street Bank and Trust Company, Boston, Massachusetts to acquire a majority of the shares of the capital stock of Investors International Corporation, Boston, Massachusetts pursuant to section 211.5(e)(1) 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 March 10, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
AMBOY BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Amboy Bancorporation Employee Stock Ownership Plan to become a bank holding company by acquiring up to 26% of the common stock of Amboy Bancorporation, both of Old Bridge, New Jersey.	Newspaper: 03/15/2007 Federal Register: 03/23/2007
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, an Edge Corporation held by Banco Santander Central Hispano, Madrid, Spain, provided notice to the Board of Governors of the Federal Reserve System of its intention to establish a domestic branch in Seattle, Washington.	Newspaper: Not available Federal Register: Not applicable
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York to merge with Partners Interim Bank, a wholly-owned subsidiary of Partners Trust Bank ("Partners Trust"), both of Utica, New York, and thereby acquire certain trust accounts from Partners Trust.	Newspaper: Not available Federal Register: Not applicable
CHINA MERCHANTS BANK CO. LTD.	FBSEA	China Merchants Bank Co., Ltd., Shenzhen, Peoples Republic of China to establish a branch in New York.	Newspaper: 04/05/2007 Federal Register: Not applicable
The Bank of New York Mellon Corporation	* 3A1	The Bank of New York Mellon Corporation, New York, New York ("BNY Mellon") requests prior approval for the merger of Mellon Financial Corporation, Pittsburgh, Pennsylvania and The Bank of New York Company, Inc., New York, New York, and each of their subsidiary banks, with and into BNY Mellon.	Newspaper: Not available Federal Register: Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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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 March 10, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
First Priority Financial Corp.	3A1	First Priority Financial Corp., Malvern, PA, to form a bank holding company by acquiring First Priority Bank, Malvern, PA	Newspaper: Not applicable Federal Register: Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

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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 March 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
HUNTINGTON BANCSHARES INCORPORATED	* 3A5 * 3A1	Huntington Bancshares Incorporated, Columbus, 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: 03/26/2007 Federal Register: 03/05/2007
LNB BANCORP INC.	* 3A5	LNB Bancorp, Inc., Lorain, OH to acquire Morgan Bancorp, Inc., and its wholly-owned bank subsidiary, Morgan Bank, N.A., both located in Hudson, OH pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Newspaper: 04/11/2007 Federal Register: Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 March 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
Oak Ridge Financial Services, Inc.	* 3A5	Oak Ridge Financial Services, Inc., Oak Ridge, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of the Bank of Oak Ridge, Oak Ridge, North Carolina.	Newspaper: Not available Federal Register: Not available
VIRGINIA BUSINESS BANK	* Branch	Virginia Business Bank, Richmond, Virginia, requests permission to provide a courier service to pick up deposits from customers.	Newspaper: 03/17/2007 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.

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:

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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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending March 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
NBOG BANCORPORATION, INC.	CIC	NBOG Bancorporation, Inc., Gainesville, Georgia, prior change in control filed by William R. Blanton, Alpharetta, Georgia, to acquire 54.7 percent of the outstanding shares of National Bank of Gainesville, Gainesville, Georgia.	Newspaper: 03/30/2007 Federal Register: 03/08/2007
UNITED AMERICAS BANKSHARES, INC.	CIC	United Americas Bankshares, Inc., Atlanta, Georgia, after-the-fact change in control notice filed by Mr. Salvador Diaz-Verson, Sarasota, Florida, to retain 17.05 percent of the outstanding shares of United Americas Bankshares, Inc., and its subsidiary, United Americas Bank, N.A., both of Atlanta, Georgia.	Newspaper: 03/21/2007 Federal Register: 03/22/2007

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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

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

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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
381334	ALABAMA EXCH BK, TUSKEGEE, ALABAMA	11/13/2006	03/01/2007	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 03/23/2007 Federal Register: 03/23/2007
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: 03/22/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan, to convert Ohio Commerce Bank, Beachwood, Ohio and Bank of Maumee, Maumee, Ohio, into a thrift institution.	Newspaper: Not available Federal Register: Not available
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
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to acquire certain of the assets and assume certain of the liabilities of Fidelity Bank, Norcross, Georgia, and thereby to establish a branch at 640 East SR 434, Longwood, Florida.	Newspaper: Not available Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with United Heritage Bank, Orlando, Florida, and thereby to establish 13 branches.	Newspaper: Not available Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to acquire substantially all of the assets and assume substantially all of the liabilities of United Heritage Bank, Orlando, Florida, and thereby to establish 12 branches.	Newspaper: Not available Federal Register: Not applicable
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 26.12 percent to no more than 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: 03/27/2007 Federal Register: 04/05/2007
PARAMOUNT BANCORP, INC.	* 3A3	Paramount Bancorp, Inc., Farmington Hills, Michigan, to acquire 100 percent of the voting shares of Paramount Bank Nevada (in organization), Las Vegas, Nevada.	Newspaper: Not available Federal Register: 04/09/2007

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
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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 10, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
TRI-COUNTY HOLDINGS, INC.	* 3A1	Tri-County Holdings, Inc., Dongola, Illinois, to become a bank holding company by acquiring 100 percent of First State Bank of Dongola, Dongola, Illinois.	Newspaper: 04/05/2007 Federal Register: 04/06/2007

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 March 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST BANK	* 18C * Branch	1st Bank, Evanston, Wyoming, to merge with North Side State Bank of Rock Springs, Rock Springs, Wyoming, and incident thereto proposes to establish a branch at 601 North Front Street, Rock Springs, Wyoming.	Newspaper:	Not available Federal Register: Not applicable
BLACKRIDGE FINANCIAL, INC.	* 3A3	BlackRidge Financial, Inc., Fargo, North Dakota, to acquire 100 percent of BlackRidgeBANK, Fargo, North Dakota, a de novo bank.	Newspaper:	Not available Federal Register: 04/02/2007
COMMUNITY BANK - MISSOULA, INC.	* Branch	Community Bank-Missoula, Inc., Missoula, Montana, to establish a branch at 3200 Brooks Street, Missoula, Montana.	Newspaper:	03/23/2007 Federal Register: Not applicable
GLACIER BANK OF WHITEFISH	* Branch	Glacier Bank of Whitefish, Whitefish, Montana, to establish a branch at 6195 Hwy 93 South, Whitefish, Montana, 59937.	Newspaper:	03/09/2007 Federal Register: Not applicable
HAYWARD BANCSHARES, INC.	* 3A3 Member	Hayward Bancshares, Inc., Eau Claire, Wisconsin, to acquire 100 percent of Summit Community Bank, Maplewood, Minnesota, and incident thereto, Summit Community Bank, Maplewood, Minnesota, a de novo bank, to become a member of the Federal Reserve System.	Newspaper:	Not available Federal Register: 04/09/2007
OTTO BREMER FOUNDATION	4c8	Otto Bremer Foundation and Bremer Financial Corporation, both of St. Paul, Minnesota, propose to acquire, through a wholly-owned subsidiary, Bremer Insurance Agencies, Inc., St. Paul, Minnesota, certain assets of Buchmeier Agency, Inc., St. Paul, Minnesota, and thereby engage in insurance agency activities in conformity with section 225.28(b)(11)(vii).	Newspaper:	Not applicable Federal Register: Not applicable

District: 9

Federal Reserve Bank of Minneapolis

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:

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

Filer	Filing Type	Filing Proposal	End of Comment Period
AMG NATIONAL CORP.	* 3A1	AMG National Corp., Englewood, Colorado, to become a bank holding company through the retention of 100 percent of the voting shares of AMG National Trust Bank, Englewood, Colorado, upon its conversion from a trust company to a commercial bank.	Newspaper: Not available Federal Register: 04/09/2007
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska, to acquire 100 percent of the voting shares of Spalding City Corporation, Omaha, Nebraska, parent of Spalding City Bank, Spalding, Nebraska.	Newspaper: Not available Federal Register: 04/06/2007
CUNNINGHAM AGENCY, INC.	CIC	Notification by Jeffrey G. Dawson Revocable Trust dated 6-10-05, Mound City, Kansas, Jeffrey G. Dawson, trustee, to retain control of Cunningham Agency, Inc., parent of Farmers and Merchants Bank of Mound City, both in Mound City, Kansas, through the acquisition of voting shares.	Newspaper: Not available Federal Register: 03/16/2007
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 FINANCIAL BANCSHARES, INC.	CIC	Notice by Douglas J. Compton, Lawrence, Kansas, to acquire control of First Financial Bancshares, Inc., parent of The Lawrence Bank, both in Lawrence, Kansas, through the acquisition of voting shares.	Newspaper: Not available Federal Register: Not available
FIRST NATIONAL OF ILLINOIS, INC.	* 3A3	Application by First National of Illinois, Inc., Omaha, Nebraska, to acquire 100 percent of the voting shares of First Marengo Financial Corporation, parent of First National Bank of Marengo, both in Marengo, Illinois. Application filed by First National of Nebraska, Inc., and Lauritzen Corporation, both of Omaha, Nebraska, to indirectly acquire 100 percent of the voting shares of First Marengo Financial Corporation, Marengo, Illinois, parent of First National Bank of Marengo, Marengo, Illinois.	Newspaper: 03/22/2007 Federal Register: 03/23/2007
GREENWOOD COUNTY FINANCIAL SERVICES, INC.	CIC	Tyson Aaron Rucker, Eureka, Kansas and Bradley Dean Rucker, Wichita, Kansas, to become members of a group acting in concert to acquire control of Greenwood County Financial Services, Inc, Eureka, Kansas, parent of Home Bank and Trust Company, Eureka, Kansas, through the acquisition of voting shares.	Newspaper: 04/29/2007 Federal Register: 03/27/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
502559	GUNNISON B&TC, GUNNISON, COLORADO	11/27/2006	03/01/2007	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 March 10, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
ANDREWS HOLDING COMPANY	CIC	Notice by J & V Grist Family, Ltd., Andrews, Texas, and general partner, Mr. John E. Grist, Andrews, Texas, to acquire 75.19 percent of Andrews Holding Company, Andrews, Texas, and indirectly Commercial State Bank, Andrews, Texas.	Newspaper: 03/30/2007 Federal Register: 03/16/2007
BOZKA INVESTMENTS, LTD.	* 3A1	Bozka Investments, Ltd., Hallettsville, Texas, to become a bank holding company by acquiring 15.63 percent of Peoples State Bank of Hallettsville, Hallettsville, Texas. The Bozka Management Trust, Hallettsville, Texas, is the General Partner of Bozka Investments, Ltd. and Mr. James N. Bozka, Hallettsville, Texas, is Trustee of the Bozka Management Trust.	Newspaper: 03/31/2007 Federal Register: Not available
CITIZENS BANK	* Branch	Citizens Bank, Slaton, Texas, to establish a branch to be located at 7125 82nd Street, Lubbock, Texas 79424.	Newspaper: 03/16/2007 Federal Register: Not applicable
WOODFOREST FINANCIAL GROUP, INC.	* 3A3 * 4c8	Woodforest Financial Group, Inc., The Woodlands, Texas, to acquire 100 percent of Olympic Savings, SSB, Refugio, Texas, a state savings bank. Upon consummation of the proposed acquisition, Woodforest will convert Olympic Bank into a federal savings bank and change its name to Woodforest Bank, FSB, Refugio, Texas. Applicant filed a 3(a)(3) to acquire Olympic Bank, which will be a "bank" at the time of acquisition. Applicant filed an accompanying Section 4(c)(8) application to operate the target Bank as a "thrift", pursuant to Section 225.28(b)(4)(ii) of Regulation Y, following its conversion to a federal savings bank.	Newspaper: 03/31/2007 Federal Register: 04/02/2007

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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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 March 10, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BANNER CORPORATION	* 3A5	Banner Corporation, Walla Walla, Washington, to merge with San Juan Financial Holding Company and thereby indirectly acquire its subsidiary, Islanders Bank, both of Friday Harbor, Washington.	Newspaper: Not available Federal Register: 04/02/2007
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch facility at 2959 Chino Avenue, Chino, California.	Newspaper: 03/22/2007 Federal Register: Not applicable
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 8.11 percent of Coast Financial Holdings, Inc., and thereby indirectly retain its subsidiary, Coast Bank of Florida, both of Bradenton, Florida.	Newspaper: Not available Federal Register: 04/02/2007
SKAGIT STATE BANCORP	CIC	Notice by Bishop Limited Partnership, Burlington, Washington, to increase its ownership to 10.08 percent of Skagit State Bancorp, Inc., and thereby indirectly control its subsidiary, Skagit State Bank, both of Burlington, Washington.	Newspaper: 03/08/2007 Federal Register: 02/20/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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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

* Subject to the provisions of the Community Reinvestment Act