
Federal Reserve Release



H.2

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

No. 22

Week Ending June 2, 2007

Bank Holding Companies

Huntington Bancshares Incorporated, Columbus, Ohio -- to acquire Sky Financial Group, Inc., Bowling Green, and Sky Bank, Salineville; and for Huntington Bancshares' subsidiary, Penguin Acquisition, LLC, Baltimore, Maryland, to become a bank holding company and to merge with Sky Financial Group, Inc., Bowling Green, Ohio.

- Approved, May 31, 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

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at Out-Parcel A, Red Mill Walk, Upton Drive, Virginia Beach.
- Approved, May 31, 2007

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch between 608 and 644 North Main Street.
- Approved, May 31, 2007

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to establish a branch at 202 Main Street, Dierks.
- Approved, May 31, 2007

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to establish a branch at 201 South Washington Avenue, Murfreesboro.
- Approved, May 31, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at the intersection of Highway 31 and I-65, Alabaster; 887 East Altamonte Drive, Altamonte Springs, Florida; 11883 Indian Rocks Road, Largo; the intersection of Stoneybrook Parkway and Avalon Boulevard, Winter Garden; and 13832 Landstar Boulevard, Orlando.
- Approved, May 30, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at the intersection of Highway 11-E and Clear Creek Road, Bristol, Tennessee.
- Withdrawn, May 31, 2007

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2545 Military Trail, Jupiter, Florida.
- Approved, May 29, 2007

Bank Holding Companies

New York

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- to acquire Compass Bancshares, Inc., Birmingham, Alabama, and thereby acquire its subsidiaries, Compass Bank and Central Bank of the South, Anniston; for Compass Bancshares' subsidiary, Circle Merger Corp., Birmingham, to become a bank holding company and to acquire Compass Bancshares; and for Banco Bilbao Vizcaya Argentaria's subsidiary, Blue Transaction Corporation, The Woodlands, Texas, to become a bank holding company through the merger of Circle Merger Corp. and Blue Transaction Corporation.
- Approved, May 31, 2007

Boston

BankFive, MHC, Fall River, Massachusetts, and BankFive Corporation -- to acquire New Bedford Community Bancorp, New Bedford, and its subsidiary, Luzo Community Bank.
- Approved, June 1, 2007

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri, and CBI Kansas -- waiver of application in connection with the merger of Commerce Bank, N.A., and Commerce Bank, Aurora, Colorado.
- Granted, May 31, 2007

Atlanta

CSB&T Bancorp, Inc., Nashville, Tennessee -- to become a bank holding company and to acquire Citizens Savings Bank and Trust Company.
- Withdrawn, May 31, 2007

Bank Holding Companies

Minneapolis

First American Investment, Inc., Lake Elmo, Minnesota -- to become a bank holding company and to acquire First American Bank, National Association, Hudson, Wisconsin, a de novo bank.
- Approved, May 29, 2007

New York

Orange County Bancorp, Middletown, New York -- to acquire Orange County Trust Company.
- Approved, June 1, 2007

Bank Mergers

Secretary

1st Bank, Sidney, Montana -- to purchase certain assets and assume certain liabilities of the Broadus branch of Rocky Mountain Bank, Billings, and thereby establish a branch.
- Approved, June 1, 2007

Change In Bank Control

Minneapolis

Bloomer Bancshares, Inc., Bloomer, Wisconsin -- to retain control of Bloomer Bancshares, Inc.
- Permitted, May 30, 2007

Dallas

Country Holding Corp., Austin, Texas -- to retain control of Country Holding Corp.
- Permitted, May 31, 2007

San Francisco

Innovative Bancorp, Oakland, California -- to retain control of Innovative Bancorp.
- Returned, May 31, 2007

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to September 13, 2007, to acquire 30 percent of the shares of The ANB Corporation, ANB Delaware Corporation, and its subsidiary, American National Bank.

- Granted, June 1, 2007

Philadelphia

HNB Bancorp, Inc., Halifax, Pennsylvania -- extension to August 28, 2007, to become a bank holding company and to acquire Halifax National Bank.

- Granted, May 30, 2007

Boston

New England Bancshares, Inc., Enfield, Connecticut -- extension to July 31, 2007, to acquire First Valley Bancorp, Inc., Bristol, and Valley Bank, and to retain Enfield Federal Savings and Loan Association, Enfield.

- Granted, May 29, 2007

Financial Holding Companies

New York

Apple Financial Holdings, Inc., New York, New York -- election to become a financial holding company.

- Effective, May 29, 2007

Atlanta

First Trust Corporation, New Orleans, Louisiana -- election to become a financial holding company.

- Effective, May 31, 2007

Chicago

Great River Financial Group, Inc., Burlington, Iowa -- election to become a financial holding company.

- Effective, May 31, 2007

Membership

San Francisco

Capital Bank, San Juan Capistrano, California, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, May 30, 2007

Atlanta

Foothills Bank & Trust, Maryville, Tennessee -- to become a member of the Federal Reserve System.

- Approved, May 31, 2007

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on May 9, 2007.

- Published, May 30, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 2, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
MEDWAY CO-OPERATIVE BANK	Member	Application by Medway Co-operative Bank, Medway, MA, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	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
468806	NORTHEAST BK, LEWISTON, MAINE	02/20/2007	05/18/2007	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

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

Filer	Filing Type	Filing Proposal	End of Comment Period
DORAL GP LTD.	* 3A1 * 4c8	Application and Notice by Doral GP, Ltd., Doral Holdings, LP and Doral Holdings Delaware, LLC all of New York, New York, pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act to acquire up to 95 percent of Doral Financial Corporation, San Juan, Puerto Rico ("Doral") and thereby acquire Doral's wholly-owned bank subsidiary, Doral Bank, San Juan, Puerto Rico and Doral's wholly-owned federal savings bank, Doral Bank, FSB, New York, New York.	Newspaper: Not available Federal Register: 06/14/2007
INTESA SANPAOLO S.P.A.	FBSEA	Intesa Sanpaolo S.p.A., Turin, Italy, to retain the federally licensed branch of former Sanpoalo IMI, S.p.A., in New York, 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 June 2, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
734613	BANK OF LANDISBURG, LANDISBURG, PENNSYLVANIA	01/08/2007	05/23/2007	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 2, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	* Branch	Notice by The Commercial & Savings Bank, Millersburg, OH of its intent to establish a branch at 91 North Clay Street, Millersburg, OH.	Newspaper: 06/07/2007 Federal Register: Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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SN = Substantial noncompliance

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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 June 2, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF AMERICA CORPORATION	Other Foreign	Bank of America Corporation, Charlotte, North Carolina, to acquire U.S. Trust Corporation, New York, New York, and thereby indirectly acquire United States Trust Company International Corporation.	Newspaper: Not applicable Federal Register: Not available
BANK OF AMERICA CORPORATION	* 3A5	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of ABN AMRO North American Holding Company, Chicago, Illinois, and thereby indirectly acquire LaSalle Bank National Association, Chicago, Illinois, and LaSalle Bank Midwest National Association, Troy, Michigan.	Newspaper: Not available Federal Register: 07/03/2007
CITIZENS COMMUNITY BANK	* Branch	Citizens Community Bank, South Hill, Virginia, proposes to establish a branch at 778 Old Farm Road South, Roanoke Rapids, North Carolina.	Newspaper: 06/14/2007 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, to establish a branch at 612 S. McKenzie Street, Foley, Alabama.	Newspaper: 06/04/2007 Federal Register: Not applicable
SQUARE 1 FINANCIAL, INC.	4c8	Square 1 Financial, Inc., Durham, North Carolina, to form a wholly owned subsidiary and thereby engage in investment advisory and private placement activities.	Newspaper: Not applicable Federal Register: Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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SN = Substantial noncompliance

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending June 2, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST NATIONAL CORPORATION	CIC	First National Corporation, Savannah, Georgia, after-the-fact change in control notice filed by Mr. Heys Edward McMath, III, Savannah, Georgia, to retain 10.32 percent of the outstanding shares of First National Corporation, and its subsidiary, First National Bank, both of Savannah, Georgia.	Newspaper: Not available Federal Register: Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the corner of HWY 11-E and Clear Creek Road, Bristol, Virginia, to be known as the Lee Highway Exit 7 Branch.	Newspaper: 06/11/2007 Federal Register: Not applicable
RELIANT BANK	Member	Reliant Bank, Brentwood, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, after-the-fact branch application to establish a branch located at 1011 Parkway, Sevierville, Tennessee.	Newspaper: Not available Federal Register: Not applicable
SUN AMERICAN BANK	* Branch	Sun American Bank, Boca Raton, Florida, to establish a branch located at 2171 S.E. Federal Highway, Stuart, Florida.	Newspaper: 06/06/2007 Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3368635	PARADISE BK, BOCA RATON, FLORIDA	02/05/2007	05/27/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 2, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKERS' BANCORPORATION, INC.	4c8	12-day Notice - Bankers' Bancorporation, Inc., Madison, Wisconsin, proposes to engage de novo in financial and investment advisory activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of Issaquah Community Bank (in organization), Issaquah, Washington.	Newspaper:	Not available
			Federal Register:	06/15/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of High Desert Bank (in organization), Bend, Oregon, and thereby operate a savings association.	Newspaper:	Not available
			Federal Register:	06/18/2007
FAMILY MERCHANTS BANCORPORATION, INC.	CIC	Notice by Audrey G. Savage, Monticello, Iowa, individually and as trustee of the Audrey G. Savage Revocable Inter Vivos Trust, to gain control of Family Merchants Bancorporation, Cedar Rapids, Iowa, and thereby indirectly Family Merchants Bank, Cedar Rapids, Iowa.	Newspaper:	Not available
			Federal Register:	06/04/2007
FIRST MUTUAL OF RICHMOND, INC.	* 4c8	First Mutual of Richmond, Inc., and Richmond Mutual Bancorporation, Inc., both of Richmond, Indiana, to acquire 100 percent of the voting shares of Mutual Bancorp, Inc., Sidney, Ohio and thereby indirectly acquire Mutual Federal Savings Bank, Sidney, Ohio, and thereby operate a savings association.	Newspaper:	Not available
			Federal Register:	06/22/2007
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Excel Bank Minnesota, Minneapolis, Minnesota, and thereby to establish 4 branches.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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130943	IRWIN UNION B&TC, COLUMBUS, INDIANA	07/24/2006	04/03/2007	S	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 June 2, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
DREW BANCSHARES, INC.	CIC	Notice by Bennie F. Ryburn, Jr., as sole voting trustee, to retain voting control of Drew Bancshares, Inc's., stock held by the Bennie F. Ryburn Family Trust, all of Monticello, Arkansas.	Newspaper: 06/15/2007 Federal Register: Not available
FIRST CITIZENS BANK	* Branch	First Citizens Bank, Elizabethtown, Kentucky, to establish a branch facility to be located at 638 South Dixie Avenue, Radcliff, Kentucky.	Newspaper: 06/07/2007 Federal Register: Not applicable
FIRST STATE BANCSHARES, INC.	* 3A3	First State Bancshares, Inc., Farmington, Missouri, to acquire 100 percent of Progress Bancshares, Inc., Sullivan, Missouri, and thereby indirectly acquire Progress Bank, Sullivan, Missouri.	Newspaper: 06/30/2007 Federal Register: 06/29/2007

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
525446	FARMERS BK, HARDINSBURG, KENTUCKY	02/05/2007	05/22/2007	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 2, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST BANK OF BALDWIN, THE	* 18C * Branch	First Bank of Baldwin, Baldwin, Wisconsin to merge with Bank of Spring Valley Spring Valley, Wisconsin and thereto establish branches at 320 McKay Street Spring Valley, Wisconsin and 409 Main Street Plum City, Wisconsin.	Newspaper: Not available Federal Register: Not applicable
FIRST NATIONAL BANK OF SAUK CENTRE RETIREMENT SAVINGS & EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	First National Bank of Sauk Centre Retirement Savings & Employee Stock Ownership Plan and Trust, Sauk Centre, Minnesota, and Sauk Centre Financial Services Inc., Sauk Centre, Minnesota, to acquire 100 percent of Lake Country State Bank, Long Prairie, Minnesota.	Newspaper: Not available Federal Register: 06/18/2007
TIMBERLAND BANCORP	CIC	Notice by Mr. William M. Spang, Jr. of Eveleth, Minnesota to gain control of Timberland Bancorp, Baxter, Minnesota and thereby indirectly gain control of First National Bank of Buhl, Buhl, Minnesota.	Newspaper: Not available Federal Register: 06/20/2007

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 June 2, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
BOK FINANCIAL CORPORATION	* 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire 100 percent of the voting shares of United Banks of Colorado, Inc., Englewood, Colorado, parent of First United Bank, National Association, Englewood, Colorado.	Newspaper: 06/05/2007 Federal Register: 06/11/2007
CLEARWATER DEVELOPMENT CO., INC.	CIC	Notice by Susie Covolik, Omaha, Nebraska, to retain control of Clearwater Development Co., Inc., parent of Citizens State Bank, both in Clearwater, Nebraska, through the retention of voting shares.	Newspaper: 06/13/2007 Federal Register: 06/07/2007
COBIZ BANK	* Branch	CoBiz Bank, Denver, Colorado, to establish a branch at 212 Chambers Avenue, #3, Eagle, Colorado.	Newspaper: 06/11/2007 Federal Register: Not applicable
FIRSTBANK HOLDING COMPANY	* 3A3	FirstBank Holding Company, Lakewood, Colorado, to acquire up to 100 percent of the voting shares of FirstBank of Arizona, Phoenix, Arizona (in organization).	Newspaper: Not available Federal Register: 06/29/2007
FSB BANCSHARES, INC.	* 3A1	FSB Bancshares, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of First Security Bank and Trust Company, both in Oklahoma City, Oklahoma.	Newspaper: 06/25/2007 Federal Register: 06/25/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1004256	BUTTE ST BK, BUTTE, NEBRASKA	02/12/2007	05/08/2007	S	Small Bank
236751	FIRST CMNTY BK, TAOS, NEW MEXICO	01/16/2007	05/08/2007	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending June 2, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
PROVIDENCE BANCSHARES CORPORATION	* 3A1	Providence Bancshares Corporation, Southlake, Texas, to become a bank holding company by acquiring 100 percent of Providence Bank of Texas, Southlake, Texas (in organization).	Newspaper: 06/22/2007 Federal Register: 06/25/2007
TRUSTTEXAS MUTUAL HOLDING COMPANY	* 3A1	TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc., Cuero, Texas, to become bank holding companies by acquiring 100 percent of TrustTexas Bank, S.S.B., Cuero, Texas.	Newspaper: Not available Federal Register: 06/26/2007

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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3296859	ONE WORLD BK, DALLAS, TEXAS	02/12/2007	05/16/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 2, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN HERITAGE HOLDINGS	* 3A1	American Heritage Holdings to become a bank holding company by acquiring 100 percent of Borrego Springs Bank, N.A., both of La Mesa, California.	Newspaper: 06/14/2007 Federal Register: 06/08/2007
FIRST COMMUNITY HOLDINGS	* 3A1	First Community Holdings to become a bank holding company by acquiring 100 percent of First Community Bank, both of Santa Rosa, California.	Newspaper: 06/25/2007 Federal Register: 06/25/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
995076	CACHE VALLEY BK, LOGAN, UTAH	12/04/2006	05/18/2007	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act