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# Federal Reserve Release

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

*No. 24*

*Week Ending June 16, 2007*

### **Advisory Councils**

Consumer Advisory Council -- request for nominations for ten new members.  
- Announced, June 15, 2007

### **Bank Holding Companies**

The Bank of New York Mellon Corporation, New York, New York -- to become a bank holding company and to merge with The Bank of New York Company, Inc. and Mellon Financial Corporation, Pittsburgh, Pennsylvania, and thereby acquire The Bank of New York, New York, New York; Mellon Bank, N.A., Pittsburgh, Pennsylvania; and their other subsidiary banks, and election to become a financial holding company.  
- Approved, June 12, 2007

Citigroup Inc., New York, New York -- request for an exception from the Board's risk-based capital guidelines that would lower the risk weight for Regulation T margin loans.  
- Granted, June 14, 2007

First Busey Corporation, Urbana, Illinois -- to merge with Main Street Trust, Inc., Champaign, and thereby acquire Main Street Bank & Trust.  
- Approved, June 14, 2007

Wachovia Corporation, Charlotte, North Carolina -- request for an exemption from section 23A of the Federal Reserve Act.  
- Granted, June 11, 2007

### **Banks, Nonmember, And Miscellaneous Institutions**

Western Corporate Federal Credit Union, San Dimas, California -- request to retain its "bankers' bank" exemption from reserve requirements after admission into membership of Credit Union Central of British Columbia.  
- Granted, June 15, 2007

### **Forms**

Forms -- final Board review to extend with revision the uniform interagency Transfer Agent Registration and Amendment Form (FR TA-1).  
- Approved, June 12, 2007

**Regulations And Policies**

Host state lending ratios -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, June 12, 2007

**Reserve Bank Operations**

Federal Reserve Bank of Boston -- appointment of Eric Rosengren as President, effective July 23, 2007.

- Approved, June 11, 2007

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

**Bank Branches, Domestic**

Cleveland

The Commercial and Savings Bank of Millersburg, Ohio, Millersburg, Ohio -- to establish a branch at 91 North Clay Street.

- Approved, June 12, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 4220 Cleveland Avenue Northwest, Canton.

- Approved, June 15, 2007

St. Louis

First Citizens Bank, Elizabethtown, Kentucky -- to establish a branch at 638 South Dixie Avenue, Radcliff.

- Approved, June 12, 2007

St. Louis

First State Bank, Conway, Arkansas -- to establish a mobile branch to operate in White County.

- Approved, June 13, 2007

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 8470 Falls of Neuse Road, Raleigh.

- Approved, June 11, 2007

Chicago

Midwest Bank of Western Illinois, Monmouth, Illinois -- to establish a branch at the intersection of Grant Avenue and North Seminary Street, Galesburg.

- Approved, June 15, 2007

Atlanta

Sun American Bank, Boca Raton, Florida -- to establish a branch at 2171 Southeast Federal Highway, Stuart.

- Approved, June 14, 2007

**Bank Holding Companies**

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire United Banks of Colorado, Inc., Englewood, Colorado, and First United Bank, National Association.  
- Approved, June 12, 2007

Richmond

Capital One Financial Corporation, McLean, Virginia -- waiver of application in connection with the conversion of Capital One, F.S.B., to a commercial bank to facilitate its merger with Capital One, National Association, New Orleans, Louisiana.  
- Granted, June 15, 2007

St. Louis

Community First Bancshares, Inc., Harrison, Arkansas -- to acquire additional shares of White River Bancshares Company, Fayetteville, and thereby acquire Signature Bank.  
- Approved, June 14, 2007

San Francisco

CVB Financial Corp., Ontario, California -- waiver of application to merge with First Coastal Bancshares, Manhattan Beach, in connection with the merger of First Coastal Bank, N.A. and Citizens Business Bank, Ontario.  
- Granted, June 14, 2007

San Francisco

Franklin Resources, Inc., San Mateo, California -- to retain shares of TrustCo Bank Corp NY, Glenville, New York, a federal savings bank.  
- Approved, June 12, 2007

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire additional shares of White River Bancshares Company, Fayetteville, and thereby acquire Signature Bank.  
- Approved, June 14, 2007

**Bank Holding Companies**

Minneapolis

Mesaba Bancshares, Inc., Grand Rapids, Minnesota -- to acquire Evergreen Bancshares, Inc., Two Harbors, and thereby acquire The Lake Bank.  
- Approved, June 12, 2007

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- to increase its ownership of Prairieland Bancorp, Inc. and Farmers and Merchants State Bank.  
- Approved, June 13, 2007

Dallas

Providence Bancshares Corporation, Southlake, Texas -- to become a bank holding company and to acquire Providence Bank of Texas.  
- Withdrawn, June 11, 2007

Atlanta

SouthCrest Financial Group, Inc., Fayetteville, Georgia -- to acquire Bank of Chickamauga, Chickamauga.  
- Approved, June 15, 2007

Chicago

St. Anne Bancorp, Inc., St. Anne, Illinois -- to become a bank holding company and to acquire National Bank of St. Anne.  
- Approved, June 15, 2007

Secretary

State Street Corporation, Boston, Massachusetts -- to acquire Investors Financial Services Corp. and its subsidiary, Investors Bank & Trust Company, and for State Street Bank and Trust Company to merge with Investors Bank & Trust Company and thereby establish a branch.  
- Approved, June 14, 2007

**Bank Mergers**

Richmond

Capital One Bank, Glen Allen, Virginia -- to acquire certain assets and assume certain liabilities of Capital One, F.S.B., McLean.  
- Approved, June 15, 2007

**Banks, Foreign**

Director, BS&R

Victoria Mutual Building Society, Kingston, Jamaica -- to establish a representative office in Miami, Florida.  
- Approved, June 14, 2007

**Extensions Of Time**

San Francisco

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington -- extension to August 30, 2007, to acquire shares of Whitman Bancorporation and thereby acquire an additional interest in Bank of Whitman.  
- Granted, June 13, 2007

New York

BNC Financial Group, Inc., New Canaan, Connecticut -- extension to September 15, 2007, to become a bank holding company with respect to The Bank of New Canaan.  
- Granted, June 14, 2007

New York

Citigroup Inc., New York, New York -- extension to September 30, 2007, to acquire, through Citigroup Holdings Mauritius, Ltd., Republic of Mauritius, and Citigroup Strategic Holdings Mauritius, Ltd, an additional interest in Housing Development Finance Corporation Limited, Mumbai, India.  
- Granted, June 14, 2007

St. Louis

First Banks, Inc., Hazelwood, Missouri -- extension to September 10, 2007, to acquire additional shares of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.  
- Granted, June 11, 2007

**Extensions Of Time**

Dallas

First National Bank Group, Inc., Edinburg, Texas -- extension to September 11, 2007, to acquire shares of Southside Bancshares, Inc., Tyler, and thereby acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler, Texas.

- Granted, June 11, 2007

Kansas City

Kansas Pacific Investments, LLC, Hays, Kansas -- extension to September 25, 2007, to become a bank holding company and to acquire First National Bank.

- Granted, June 12, 2007

**Financial Holding Companies**

Atlanta

Mansura Bancshares, Inc., Mansura, Louisiana -- election to become a financial holding company.

- Effective, June 13, 2007

**Membership**

Boston

Medway Co-Operative Bank, Medway, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, June 13, 2007



**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by The Connecticut Bank and Trust Company, Hartford, Connecticut, to open a de novo branch in Rocky Hill, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Not available Federal Register: Not applicable
MACHIAS BANCORP, MHC	4c8	Section 4(c)(8) notification by Machias Bancorp MHC and Machias Bancorp, Inc., both of Machias, Maine to acquire a 25% additional interest in M&M Consulting Limited Liability Company, Bangor, Maine.	Newspaper: Not applicable Federal Register: Not applicable

**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 June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
LANDSBANKI ISLANDS HF	FBSEA	Landsbanki Islands hf., Reykjavik, Iceland is applying to establish and maintain a branch 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 June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2354985	NEW CENTURY BK, PHOENIXVILLE, PENNSYLVANIA	01/29/2007	06/11/2007	S	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 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS NATIONAL BANK OF JESSAMINE COUNTY	Member	Application by Citizens National Bank of Jessamine County, Nicholasville, KY to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIZENS NATIONAL CORPORATION	* 3A3 CIC	Citizens National Corporation, Paintsville, Kentucky, to acquire 100 percent of Kentucky National Bank of Pikeville, Pikeville, Kentucky	Newspaper:	07/08/2007
			Federal Register:	07/09/2007
FIFTH THIRD BANCORP	* 4c8	Fifth Third Bancorp, Cincinnati, Ohio, to acquire 100 percent of R-G Crown Bank, FSB, Casselberry, Florida, pursuant to section 4(c)(8) of the Bank Holding Company Act	Newspaper:	07/09/2007
			Federal Register:	06/29/2007
PNC BANK, DELAWARE	* 18C * Branch	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire nine Delaware branches from PNC Bank, NA, Pittsburgh, Pennsylvania	Newspaper:	07/05/2007
			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

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 June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS BANK, WINDSOR VA	Premises	Farmers Bank, Windsor, Virginia, to increase its investment in bank premises.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, proposes to establish a branch at 200 Providence Road, Charlotte, North Carolina.	Newspaper:	06/21/2007
			Federal Register:	Not applicable
WEST-CENTRAL BANCORP, INC.	CIC	Notice by The First Neighborhood Bank Employee Stock Ownership Plan to retain control of West-Central Bancorp, Inc., Spencer, West Virginia.	Newspaper:	Not available
			Federal Register:	Not available

## 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.

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

O = Outstanding

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANCOLOMBIA S.A.	4c8	Bancolombia S.A., Medellin, Columbia, proposes to acquire Bienes y Servicios,S.A., Santa Tecla, El Salvador, and thereby engage in activities related to money transfer services and selling prepaid calling cards. The activities will be engaged in pursuant to 12 C.F.R. § 225.28(b)(14) and prior Board Orders (see Midland Bank, PLC, 76 Fed. Res. Bull. 860 (October 1990); Norwest Corporation, 81 Fed. Res. Bull. 1130 (December 1995); and Popular, Inc., 84 Fed. Res. Bull. 481 (June 1998 (prepaid telephone cards). See also BankBoston Corporation, et. al., 85 Fed. Res. Bull. 582 (August 1999) (electronic fund transfer related data processing and transmission services); The Bank of Nova Scotia, et. al., 83 Fed. Res. Bull. 127 (February 1997) (foreign exchange clearing and settlement services); CoreStates Financial Corp., et. al., 79 Fed. Res. Bull. 1158 (December 1993) (electronic payments devices); Avantor Financial Corporation, 76 Fed. Res. Bull. 779 (September 1990) (electronic fund transfer services); Citicorp, 68 Fed. Res. Bull. 505 (August 1982) (electronic fund transfers and check clearing and collection services).	Newspaper: Not applicable Federal Register: Not available
CITIZENS TRUST BANK	* Branch	Citizens Trust Bank, Atlanta, Georgia, to establish a branch located at 3172 Macon Road, Columbus, Georgia.	Newspaper: 07/02/2007 Federal Register: Not applicable
Enterprise Bancorp, Inc.	3A1	Enterprise Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Enterprise National Bank of Palm Beach, both of Palm Beach Gardens, Florida.	Newspaper: Not applicable Federal Register: Not applicable
NORTHSTAR BANKING CORPORATION	* 3A1	NorthStar Banking Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of NorthStar Bank (in organization), both of Tampa, Florida.	Newspaper: 07/09/2007 Federal Register: 07/09/2007

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

**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

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COMMUNITY BANK, AUSTIN	* 18C * Branch	Community Bank, Austin, Austin, Minnesota, to purchase three offices from Associated Bank, National Association, Green Bay, Wisconsin, and thereby to establish three branches.	Newspaper: Not available Federal Register: Not applicable
FIRST FARMERS BANK & TRUST	* Branch	First Farmers Bank & Trust Co., Converse, Indiana, to establish a branch facility to be located at 211 Hauenstein Road, Huntington, Indiana.	Newspaper: 06/17/2007 Federal Register: Not applicable
INLAND BANCORP HOLDING COMPANY	* 3A3 * 3A1	Inland Bancorp Holding Company, Oak Brook, Illinois, to indirectly acquire 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois, and by Inland Financial Acquisitions, Inc., Oak Brook, Illinois, to become a bank holding company by directly acquiring 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois.	Newspaper: Not available Federal Register: 07/13/2007
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: 06/21/2007 Federal Register: Not applicable
SHELBY COUNTY STATE BANK	* Branch	Shelby County State Bank, Shelbyville, Illinois, to establish a branch facility to be located at 920 East Main Street, Moweaqua, Illinois.	Newspaper: 06/15/2007 Federal Register: Not applicable

## District: 7

### Federal Reserve Bank of Chicago

#### Availability of CRA Public Evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2744063	TOWER B&TC, FORT WAYNE, INDIANA	02/12/2007	05/29/2007	S	Int Sm 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 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS BANCORP INC.	CIC	Notice by Gaylon M. Lawrence, Jr., Nashville, Tennessee, to gain control of Farmers Bancorp, Inc., Blytheville, Arkansas.	Newspaper: 07/10/2007 Federal Register: 06/27/2007	
FIRST HORIZON NATIONAL CORPORATION	* 3A3	First Horizon National Corporation, Memphis, Tennessee, and its subsidiary bank, First Tennessee National Association, Memphis, Tennessee, to acquire 100 percent of Centerville State Bank, Centerville, Kansas.	Newspaper: 07/13/2007 Federal Register: Not available	
LAWRENCEBURG NATIONAL BANK, THE	Member	Lawrenceburg National Bank, Harrodsburg, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable	
MERCANTILE BANCORP, INC.	* 3A3	Mercantile Bancorp, Inc., Quincy, Illinois, to acquire 100 percent of HNB Financial Services, Inc., Hannibal, Missouri, and thereby indirectly acquire HNB National Bank, Hannibal, Missouri.	Newspaper: 07/11/2007 Federal Register: 07/13/2007	
NORTHERN HOLDINGS, INC.	3A1	Northern Holdings, Inc., Kahoka, Missouri, to become a bank holding company by acquiring 100 percent of Kahoka State Bank, Kahoka, Missouri.	Newspaper: Not applicable Federal Register: Not applicable	
PEOPLES BANK & TRUST CO.	* 18C * Branch	Peoples Bank & Trust Co., Troy, Missouri, to purchase certain assets and assume certain liabilities of the branch office located at 106 Business Highway 61 South, Bowling Green, Missouri, of F & M Bank and Trust Company, Hannibal, Missouri, and to retain the acquired facility as a branch office.	Newspaper: 07/11/2007 Federal Register: Not applicable	

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
28349	ALLIED BK, MULBERRY, ARKANSAS	02/05/2007	06/05/2007	S	Small Bank
311845	ARVEST BK, FAYETTEVILLE, ARKANSAS	10/10/2006	05/23/2007	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	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 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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
KENSINGTON BANCORP., INC.	CIC	Notice by William Sexton, Incline Village, Nevada, as an individual, and as part of a group acting in concert with Kevin Noble, Minnetonka, Minnesota, Brian Schoenborn, Saint Joseph, Minnesota, and Jason Noble, Clara City, Minnesota, to acquire control of Kensington Bancorp, Inc., Kensington, Minnesota and thereby indirectly acquire control of First State Bank of Kensington, Kensington, Minnesota.	Newspaper: Not available Federal Register: 07/05/2007
SAUK CENTRE FINANCIAL SERVICES, INC.	CIC	Notice by William H. Unger, Sauk Centre, Minnesota, and Alfred P. Minnerath, Starbuck, Minnesota, to gain control of Sauk Centre Financial Services Inc., Sauk Centre, Minnesota, and thereby indirectly gain control of First National Bank of Sauk Centre, Sauk Centre, Minnesota.	Newspaper: 06/25/2007 Federal Register: 06/25/2007

**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
143952	FIRST BK BALDWIN, BALDWIN, WISCONSIN	02/26/2007	06/12/2007	S	Small Bank
945950	GRAND MARAIS ST BK, GRAND MARAIS, MINNESOTA	03/05/2007	06/12/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 2300 Louisiana NE, Albuquerque, New Mexico.	Newspaper: Not available Federal Register: Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
MS FINANCIAL, INC.	CIC	Notice has been filed by John Luther King, Jr, Dallas, Texas.; Teresa Ann King, Dallas, Texas; LKCM Investment Partnership, L.P., Ft. Worth, Texas; New Summit Partners, L.P., Ft. Worth, Texas; LKCM Private Discipline Master Fund, SPC, Grand Cayman, Cayman Islands; J. Bryan King, Ft. Worth, Texas; and Mason D. King, Ft. Worth, Texas, together, acting in concert, to increase their ownership and voting control of MS Financial, Inc., Kingwood, Texas, from 7.97 percent to 12.69 percent, and indirectly acquire Main Street Bank, Kingwood, Texas.	Newspaper: Not available Federal Register: 06/29/2007
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
TTC HOLDINGS, INC.	* 3A1 4c8	TTC Holdings, Inc., San Antonio, Texas, and TTC Holdings of Delaware, Inc., Wilmington, Delaware, to become bank holding companies by acquiring 100 percent of The Trust Company, San Antonio, Texas.  TTC Holdings, Inc., San Antonio, Texas, and TTC Holdings of Delaware, Inc., Wilmington, Delaware, to engage in Securities Brokerage Activities through Presidio Financial Services, Inc., San Antonio, Texas, pursuant to Section 225.28(b)(7)(i) of Regulation Y.	Newspaper: Not available Federal Register: 07/13/2007

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

**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

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending June 16, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
GRANITE BANCSHARES, INC.	* 3A1	Granite Bancshares, Inc., to become a bank holding company by acquiring 100 percent of Granite Community Bank, N.A., both of Granite Bay, California.	Newspaper: Not available Federal Register: 07/06/2007
HANMI BANK	* Branch	Hanmi Bank, Los Angeles, California, to establish a branch facility at 9300 Wilshire Boulevard, Beverly Hills, California.	Newspaper: 06/26/2007 Federal Register: Not applicable
HERITAGE BANK OF COMMERCE	* Branch	Heritage Bank of Commerce, San Jose, California, to establish a branch facility at 101 Ygnacio Valley Road, Suite 100, Walnut Creek, California.	Newspaper: 06/21/2007 Federal Register: Not applicable
WCB Holdings, Inc.	* 3A1	WCB Holdings, Inc., to become a bank holding company by acquiring 100 percent of Western Commercial Bank, both of Woodland Hills, California.	Newspaper: Not available Federal Register: Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act