
Federal Reserve Release



H.2

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

No. 40

Week Ending October 6, 2007

Testimony And Statements

Industrial Loan Companies -- statement by Scott G. Alvarez, General Counsel, before the Senate Committee on Banking, Housing, and Urban Affairs on October 4, 2007.

- Approved, October 3, 2007

Forms

Forms -- final Board review to extend with revision the Interagency Bank Merger Act Application (FR 2070) and to extend without revision the Interagency Notice of Change in Bank Control, Interagency Notice of Change in Director or Senior Executive Officer, and Interagency Biographical and Financial Report (FR 2081a,b,c).

- Approved, September 25, 2007

(A/C)

Regulations And Policies

Small Business Credit -- quinquennial report to Congress on Availability of Credit to Small Businesses.

- Approved, October 5, 2007

Reserve Bank Operations

Reserve Bank Operations -- revisions to the Board's policies and guidelines concerning Reserve Bank operations (S-2634).

- Approved, October 1, 2007

Enforcement

Cowboy State Bancorp, Inc., Ranchester, Wyoming, and Cowboy State Bank -- cease and desist order dated February 24, 2004, terminated September 19, 2007.

- Announced, October 3, 2007

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operational and Payment System**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**OSDM** Office of Staff Director for Management**Bank Branches, Domestic**

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 260 West Grand Avenue, Escondido, California, and 412 Washington Street, San Diego.

- Approved, October 5, 2007

Chicago

Community State Bank, Avilla, Indiana -- to establish a branch at 708 West 7th Street, Auburn.

- Approved, October 3, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 27067 McBean Parkway, Valencia, California.

- Approved, October 3, 2007

Richmond

First Virginia Community Bank, Fairfax, Virginia -- to operate a courier service in the Virginia cities of Alexandria, Fairfax, and Manassas, the Virginia counties of Fairfax, Arlington, Loudoun, and Prince William, and the Maryland counties of Montgomery and Prince Georges.

- Approved, October 1, 2007

Bank Branches, Domestic

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 6752 Conroy Road, Orlando, Florida; 1101 Walnut Street, Kansas City, Missouri; and the intersections of Ocotillo Road and Ironwood Drive, Queen Creek, Arizona; 135th Street and Fontana Avenue, Leawood, Kansas; Rogers Drive and Commerce Boulevard, Rogers, Minnesota; Highway 36 and Fairview Avenue, Roseville, Minnesota; and Scott and North First Streets, Wausau, Wisconsin.

- Approved, October 2, 2007

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 901 Bestgate Road, Annapolis, Maryland.

- Approved, October 4, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 55 North Section Street, Fairhope.

- Approved, October 2, 2007

San Francisco

San Joaquin Bank, Bakersfield, California -- to establish a branch at Panama Lane and Stine Road.

- Approved, October 3, 2007

St. Louis

Triumph Bank, Memphis, Tennessee -- to establish a branch at 1130 West Poplar Avenue, Collierville.

- Approved, October 2, 2007

Bank Branches, Domestic

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to establish a branch at 5831 Plank Road, Fredericksburg.

- Approved, October 3, 2007

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 1180 Highway 17, Little River, South Carolina.

- Approved, October 5, 2007

Bank Holding Companies

New York

Banco Latinoamericano de Exportaciones, S.A., Panama City, Panama -- to engage in nonbanking activities.

- Approved, October 4, 2007

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an additional interest in Coldstream Holdings, Inc., Bellevue, Washington.

- Approved, October 1, 2007

Philadelphia

Cape Bancorp, Inc., Baltimore, Maryland -- waiver of application to acquire Boardwalk Bancorp, Linwood, New Jersey, in connection with the merger of Cape Savings Bank, Cape May Court House, and Boardwalk Bank, Linwood.

- Granted, October 1, 2007

Bank Holding Companies

Atlanta

Community Bank Investors of America, LP, Midlothian, Virginia -- to become a bank holding company and to acquire shares of Bay Bank, Tampa, Florida, on its conversion from a savings bank to a commercial bank.

- Withdrawn, October 1, 2007

Atlanta

Community First, Inc. Columbia, Tennessee -- to acquire First National Bank of Centerville, Centerville.

- Approved, October 5, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire shares of BankFinancial Corporation, Burr Ridge, and thereby acquire BankFinancial, F.S.B., Olympia Fields.

- Approved, October 5, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire shares of CFS Bancorp, Inc., Munster, Indiana, and thereby acquire Citizens Financial Bank.

- Approved, October 5, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby acquire PFF Bank and Trust, Pomona.

- Approved, October 5, 2007

Bank Holding Companies

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire shares of Provident Financial Holdings, Inc., Riverside, California, and thereby acquire Provident Savings Bank, F.S.B.

- Approved, October 5, 2007

St. Louis

First Alliance Bancshares, Inc., Cordova, Tennessee -- to become a bank holding company and to acquire First Alliance Bank.

- Withdrawn, October 4, 2007

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to engage in lending activities.

- Approved, October 5, 2007

Philadelphia

Harleysville National Corporation, Harleysville, Pennsylvania -- to acquire shares of Berkshire Bancorp, Inc., Wyomissing, and thereby acquire Berkshire Bank.

- Approved, October 2, 2007

New York

HSH Nordbank AG, Hamburg, Germany -- to engage in financial and investment advisory activities through a joint venture investment in Estein & Associates USA, Ltd., Orlando, Florida.

- Approved, October 5, 2007

Bank Holding Companies

Atlanta

Metropolitan BancGroup, Inc., Ridgeland, Mississippi -- to become a bank holding company and to acquire BancSouth Financial Corporation, Crystal Springs, and its subsidiary, Bank of the South.

- Withdrawn, October 5, 2007

Atlanta

Patterson Bancshares, Inc., Patterson, Louisiana -- to become a bank holding company and to acquire Patterson State Bank.

- Approved, October 5, 2007

Cleveland

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to acquire Yardville National Bancorp, Hamilton, New Jersey, its subsidiary, Yardville National Bank, Yardville, and its investment in Bucks County Bank, Doylestown, Pennsylvania.

- Approved, October 1, 2007

Boston

Royal Bank of Scotland Group, plc, Edinburgh, Scotland, et al. -- to acquire ABN AMRO Holding N.V., Amsterdam, Netherlands, and thereby indirectly acquire LaSalle Bank National Association, Chicago, Illinois, and LaSalle Bank Midwest National Association, Troy, Michigan, including their Edge and agreement corporation subsidiaries, Standard Federal International LLC, Chicago, Illinois, and LaSalle Trade Services Corporation.

- Withdrawn, October 1, 2007

Bank Mergers

Cleveland

The Citizens Banking Company, Sandusky, Ohio -- to purchase certain assets and assume certain liabilities of Miami Valley Bank, Lakeview.

- Approved, October 4, 2007

Change In Bank Control

Kansas City

Investors Financial Corporation of Pettis County, Inc., Sedalia, Missouri -- change in bank control.

- Permitted, October 2, 2007

Extensions Of Time

Chicago

Gerber Bancshares, Inc., Argenta, Illinois -- extension to January 11, 2008, to become a bank holding company and to acquire The Gerber State Bank.

- Granted, October 5, 2007

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to January 27, 2008, to establish a branch at Yuma and Watson Roads, Buckeye, Arizona.

- Granted, October 3, 2007

Financial Holding Companies

Director, BS&R

Hypo Real Estate Holding, AG, Munich, Germany -- election to be treated as a financial holding company.

- Effective, October 5, 2007

Financial Holding Companies

Director, BS&R

RFS Holdings B.V., Amsterdam, the Netherlands; Fortis Bank Nederland (Holding) N.V., Utrecht; and Santander Holanda B.V., Delft -- elections to be treated as financial holding companies upon acquisition of control of ABN Amro Holding N.V., Amsterdam.

- Announced, October 2, 2007

Chicago

West Bancorporation, Inc., West Des Moines, Iowa -- election to become a financial holding company.

- Effective, October 2, 2007

Membership

Minneapolis

Bank of Glen Ullin, Glen Ullin, North Dakota -- to become a member of the Federal Reserve System.

- Approved, October 5, 2007

Atlanta

Bay Financial Savings Bank, F.S.B., Tampa, Florida -- to become a member of the Federal Reserve System on conversion to a state-chartered commercial bank, to be known as Bay Bank.

- Withdrawn, October 1, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	30 days' prior notice by Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, under Section 25A of the Federal Reserve Act and Section 211.9(f) of Regulation K, to make an additional investment in Egg Banking plc ("Egg") in excess of the general consent limits of Section 211.9(b)(2) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
DGZ DEKABANK DEUTSCHE KOMMUNALBANK	FBSEA	DekaBank Deutsche Girozentrale, Frankfurt am Main, Germany, to establish a representative office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
INTERNATIONAL BANK OF AZERBAIJAN	FBSEA	International Bank of Azerbaijan, Baku, Azerbaijan, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
M&T BANK CORPORATION	* 3A3 4c8 * 18C * Branch * 3A3	Allied Irish Banks, p.l.c., Dublin, Ireland and M&T Bank Corporation, Buffalo, New York ("M&T") request permission for M&T to (i) acquire 100 percent of the outstanding shares of Partners Trust Financial Group, Utica, New York ("Partners Trust") and merge Partners Trust with and into M&T, and thereby to acquire Partners Trust's wholly-owned bank subsidiary, Partners Trust Municipal Bank, Utica, New York, and also thereby to acquire Partners Trust Bank, Utica, New York, and thereby operate a federal savings bank, and (ii) to acquire Partners Trust's wholly-owned direct and indirect non-banking subsidiaries, pursuant to Sections 3(a)(3), 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Sections 225.15 and 225.24 of Regulation Y. In addition, Manufacturers and Traders Trust Company, Buffalo, New York, ("M&T Bank") to merge with Partners Trust Bank and Partners Trust Municipal Bank, with M&T Bank as the surviving entity, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith, to retain the branches at the current branch locations of Partners Trust Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	10/24/2007 10/29/2007

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
STANDARD CHARTERED PLC	4c8	Notice by Standard Chartered PLC, Standard Chartered Holdings Limited, and Standard Chartered Bank, all of London, United Kingdom, for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), pursuant to Section 4(c)(8) of the Banking Holding Company Act of 1956, as amended, and Section 225.24 of the Board's Regulation Y, to acquire Harrison Lovegrove & Co. Limited and subsidiary Harrison Lovegrove Americas L.P., thereby engaging in certain nonbanking activities pursuant to Sections 225.28(b)(6)(iii) and (b)(7)(iii) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	10/24/2007

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.

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:

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CORBIN BANCORP, INC.	* 3A5	First Corbin Bancorp, Inc. proposed acquisition of Eagle Fidelity, Inc. and it's subsidiary bank Eagle Bank, Inc pursuant to section 3(a)(5) of the BHCA.	Newspaper:	Not available
			Federal Register:	10/11/2007
NORTH SIDE BANK AND TRUST COMPANY, THE	* Branch	North Side Deposit Bank and Trust Company, Cincinnati, OH to establish a branch at State Route 22 and US 48, Maineville, OH.	Newspaper:	Not available
			Federal Register:	Not applicable
PNC BANK, DELAWARE	* 18C	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SCBT FINANCIAL CORPORATION	* 3A5	SCBT Financial Corporation, Columbia, South Carolina, to acquire 100% of the voting securities of TSB Financial Corporation, Charlotte, North Carolina, and thereby indirectly acquire The Scottish Bank, Charlotte, North Carolina.	Newspaper: Federal Register:	10/24/2007 10/29/2007
SNS PROPERTY FINANCE B.V.	FBSEA	SNS Property Finance B.V., Hoevelaken, Netherlands, to establish a representative office in Reston, Virginia.	Newspaper: Federal Register:	Not available Not applicable
SUMMIT FINANCIAL GROUP, INC.	* 4c8	Summit Financial Group, Inc., Moorefield, West Virginia, to acquire 100% of the voting securities of Greater Atlantic Financial Corp., Reston, Virginia, and thereby indirectly acquire Greater Atlantic Bank, Reston, Virginia.	Newspaper: Federal Register:	Not available Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NORTH FLORIDA	* Branch	Bank of North Florida, Jacksonville, Florida, to establish a branch located at 3704 84th Avenue Circle East, Sarasota, Florida.	Newspaper:	10/14/2007
			Federal Register:	Not applicable
CAPGEN CAPITAL GROUP LLC	4c8	CapGen Capital Group LLC, Washington, DC, to directly engage de novo in acting as agent for the private placement of securities.	Newspaper:	Not applicable
			Federal Register:	10/23/2007
COMMUNITY BANK OF WEST GEORGIA	* Branch	Community Bank of West Georgia, Villa Rica, Georgia, to establish a branch located at 401 Adamson Square, Carrollton, Georgia.	Newspaper:	10/26/2007
			Federal Register:	Not applicable
FGB HOLDING COMPANY	* 3A1	FGB Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Guaranty Bank and Trust Company of Jacksonville, both of Jacksonville, Florida.	Newspaper:	10/31/2007
			Federal Register:	11/02/2007
FRANKLIN FINANCIAL NETWORK, INC.	* 3A1	Franklin Financial Network, Inc., Franklin, Tennessee, to become a bank holding company by acquiring 100 percent of Franklin Synergy Bank, Franklin, Tennessee (in organization).	Newspaper:	10/16/2007
			Federal Register:	11/02/2007
PINNACLE FINANCIAL PARTNERS, INC.	* 3A5	Pinnacle Financial Partners, Inc., Nashville, Tennessee, to merge with Mid-America Bancshares, Inc., and thereby acquire its subsidiaries, Bank of the South, Mt. Juliet, Tennessee, and PrimeTrust Bank, Nashville, Tennessee.	Newspaper:	10/26/2007
			Federal Register:	10/29/2007
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: Highway 94 and Florence Drive, St. Charles, Missouri, to be known as the St. Charles Branch; Campbell Drive and Kingman Road, Homestead, Florida, to be known as the Homestead Branch; Main Street and US Highway 41, Cartersville, Georgia, to be known as the Cartersville Main Street Branch; 1400 Augusta Road, Greenville, South Carolina, to be known as the Augusta Road Branch; the corner of Pelham Road and Old Boiling Springs Road, Greenville, South Carolina, to be known as the Pelham Road Branch; and 1614 Hendricks Avenue, Jacksonville, Florida, to be known as the San Marco Branch.	Newspaper:	10/16/2007
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin, Merchants Merger Corp., Brookfield, Wisconsin, and Merchants New Merger Corp., Brookfield, Wisconsin, and thereby indirectly acquire Lincoln State Bank, Milwaukee, Wisconsin, Grafton State Bank, Grafton, Wisconsin, Community Bank Financial, Oconto Falls, Wisconsin, The Reedsburg Bank, Reedsburg, Wisconsin, Fortress Bank, Westby, Wisconsin, Fortress Bank of Cresco, Cresco, Iowa, Wisconsin State Bank, Random Lake, Wisconsin, and 5.89 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin.	Newspaper: Federal Register:	09/22/2007 09/28/2007
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Ozaukee Bank, Cedarburg, Wisconsin.	Newspaper: Federal Register:	09/22/2007 09/28/2007
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona, and by Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona.	Newspaper: Federal Register:	Not available 10/29/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Community Bank of Lincoln (in organization), Lincoln, Nebraska, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 11/05/2007
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 Brookhollow Bank (in organization), Irving, Texas, and thereby to operate a savings association.	Newspaper: Federal Register:	Not available 11/05/2007
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 Bank of Fort Bend (in organization), Sugar Land, Texas, and thereby to operate a savings association.	Newspaper: Federal Register:	Not available 11/05/2007

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Notice by James P. Stein, Muscatine, Iowa; Mary Ann Bramhall-Lambert, Muscatine, Iowa; Thomas L. Lambert, Muscatine, Iowa; Velma M. Lambert, Muscatine, Iowa; as a family acting in concert; and William M. Parks, Muscatine, Iowa, individually and in concert with Ann F. Parks, Muscatine, Iowa, to gain control of Central Bancshares, Inc., Muscatine, Iowa, and thereby indirectly Central State bank, Muscatine, Iowa; Farmers and Mechanics Bank, Galesburg, Illinois; Freedom Security Bank, Coralville, Iowa; and West Chester Savings Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 10/24/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branches to be located at 260 W. Grand Avenue, Escondido, California, and 412 Washington Street, San Diego, California.	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 11355 South Street, Cerritos, California, and 2795 Pacific Coast Highway, Torrance, California.	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish four branch facilities to be located at: 5940 Fairmount Parkway, Pasadena, Texas; 14950 Avery Ranch Blvd., Austin, Texas; 810 E. Whitestone Blvd., Bldg. C, Cedar Park, Texas, and at the southwest corner of Bee Caves Road and Westlake Drive, West Lake Hills, Texas.	Newspaper: Federal Register:	Not available Not applicable
Greenfield Bancorporation, Ltd.	* 3A1	Greenfield Bancorporation, Ltd., Greenfield, Iowa, to become a bank holding company by acquiring 100 percent of Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 11/05/2007
PARTNERSHIP COMMUNITY BANCSHARES, INC.	4c8	Partnership Community Bancshares, Inc., Tomah, Wisconsin, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 10/26/2007

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
2119773	HINSDALE B&TC, HINSDALE, ILLINOIS	06/04/2007	09/24/2007	S	Large Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACME HOLDING COMPANY INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Notice by Alexander Peyton Golden IV, Fort Smith, Arkansas, to gain control of ACME Holding Company, Inc. Employee Stock Ownership Plan, Mulberry, Arkansas.	Newspaper: Federal Register:	10/22/2007 10/23/2007
FIRST ALLIANCE BANCSHARES, INC.	3A1	First Alliance Bancshares, Inc., Cordova, Tennessee, to become a bank holding company by acquiring 100 percent of First Alliance Bank, Cordova, Tennessee.	Newspaper: Federal Register:	Not applicable Not applicable
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to merge with Centennial Bancshares, Inc., Little Rock, Arkansas, and thereby indirectly acquire Centennial Bank, Kingsland, Arkansas.	Newspaper: Federal Register:	11/02/2007 10/29/2007
TRIUMPH BANK	* Branch	Triumph Bank, Memphis, Tennessee, to establish a branch facility to be located at 1130 West Poplar Avenue, Collierville, Tennessee.	Newspaper: Federal Register:	09/24/2007 Not applicable

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.

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
225559	BANK OF BARTLETT, BARTLETT, TENNESSEE	06/04/2007	09/26/2007	S	Int Sm 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 October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Change in control notice by Michael L. Frei, Pickstown, South Dakota to join a group acting in concert by acquiring shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly acquiring control of Commercial State Bank, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 10/12/2007
DAIRYLAND BANCORP, INC.	* 3A5	Dairyland Bancorp, Inc., Bruce, Wisconsin, to acquire 100 percent of Gilman Corporation, Gilman, Wisconsin, and thereby indirectly acquire State Bank of Gilman, Gilman, Wisconsin.	Newspaper: Federal Register:	Not available 11/05/2007
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Hazen, North Dakota, to increase its ownership of the outstanding stock of North Star Holding Company, Jamestown, North Dakota, to 16.67%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 10/29/2007
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Ashley, North Dakota, to increase its ownership of the outstanding stock of North Star Holding Company, Jamestown, North Dakota, to 33.33%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 10/29/2007
WISHEK BANCORPORATION, INC.	* 3A3	Wishek Bancorporation, Wishek, North Dakota, to increase its ownership of the outstanding stock of North Star Holding Company, Jamestown, North Dakota, to 33.33%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 10/29/2007

District: 9

Federal Reserve Bank of Minneapolis

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
223751	BELT VALLEY BK, BELT, MONTANA	06/18/2007	10/02/2007	S	Small Bank
615253	FIRST ST BK OF MALTA, MALTA, MONTANA	06/12/2007	09/28/2007	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 October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
3MV BANCORP, INC.	* 3A1	3MV Bancorp, Inc., Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Access Bank, Omaha, Nebraska (in organization).	Newspaper: Federal Register:	11/01/2007 10/29/2007
BLUE VALLEY BAN CORP.	CIC	Notification by the Regnier Trust (Ann Regnier, trustee), as general partner of the Robert D. and Ann Regnier Family Limited Partnership, Leawood, Kansas; Victor A. Regnier, Los Angeles, California; Catherine M. Regnier, Mission, Kansas; Ranch Mart Hardware (Robert D. Regnier, president), Shawnee Mission, Kansas; Regnier Investments, Shawnee Mission, Kansas; and Regnier Management LLC (Robert D. Regnier, managing member) as general partner of the Regnier Family Limited Partnership, Regnier Family Limited Partnership II, and the Regnier Family Limited Partnership III, all of Shawnee Mission, Kansas, as members of the Regnier Family Group to retain control of Blue Valley Ban Corp., parent of Bank of Blue Valley, both in Overland Park, Kansas.	Newspaper: Federal Register:	Not available 10/24/2007
BRUNING BANCSHARES, INC.	* 3A3	Bruning Bancshares, Inc., Bruning, Nebraska, to acquire up to 15 percent of the voting shares of 3MV Bancorp, Inc., parent of Access Bank (in organization), both in Omaha, Nebraska.	Newspaper: Federal Register:	11/05/2007 10/29/2007
CARROLL COUNTY BANCSHARES, INC.	* 3A3	Carroll County Bancshares, Inc., Carrollton, Missouri, to acquire up to 100 percent of the voting shares of Farmers and Merchants Bank, Hale, Missouri.	Newspaper: Federal Register:	10/12/2007 09/04/2007
CARROLL COUNTY BANCSHARES, INC.	CIC	Notification by Emmalie Cowherd, Carrollton, Missouri; Benjamin Polen, Carrollton, Missouri; Robert Cowherd, Carrollton, Missouri; Robert Schwandt, Red Lodge, Montana; Andrew Cowherd, Carrollton, Missouri; and Jonathan Cowherd, Carrollton, Missouri, to retain control of Carroll County Bancshares, Inc., Carrollton, Missouri, parent of Carroll County Trust Company, Carrollton, Missouri, as the Emmalie Gessner Cowherd Family group. Ms. Cowherd proposes to control shares held in her own name, through the Emmalie Gessner Cowherd Revocable Living Trust and through the Clifton R. Cowherd Estate. Messrs. Benjamin Polen, Robert Cowherd, Robert Schwandt, Andrew Cowherd and Jonathan Cowherd, Carrollton will control shares held in their own names. Both Andrew Cowherd and Jonathan Cowherd will also hold shares through the C.R. Cowherd Trust TUWFBO, Kansas City, Missouri.	Newspaper: Federal Register:	10/04/2007 10/23/2007

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to merge with Bank of St. Edward, Saint Edward, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
FIRST LINDSAY CORPORATION	CIC	Notice by Jack L. Justice, Pauls Valley, Oklahoma, to acquire control of First Lindsay Corporation, parent of The First National Bank of Lindsay, both in Lindsay, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 10/23/2007
FIRST OLATHE BANCSHARES, INC.	* 3A3	First Olathe Bancshares, Inc., Overland Park, Kansas, to acquire up to 99.88 percent of the voting shares of First National Bank of Scottsdale, Scottsdale, Arizona (in organization).	Newspaper: Federal Register:	10/25/2007 10/26/2007
SOLUTIONSBANK	* 18C * Branch	SolutionsBank, Overland Park, Kansas, to merge with Worth National Bank, Lake Worth, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	10/29/2007 Not applicable
SOLUTIONSBANK	* Branch	SolutionsBank, Overland Park, Kansas, to establish a branch at 10600 Mission Road, Leawood, Kansas.	Newspaper: Federal Register:	10/25/2007 Not applicable

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.

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 **Quarter of**

Institution	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 October 6, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
NETEX BANCORPORATION	* 3A3	NETEX Bancorporation, Mount Pleasant, Texas, to acquire 100 percent of City Bancorp, Inc., Wellington, Texas, and thereby indirectly acquire City Delaware Bancorp, Inc., Dover, Delaware, and Community Bank, Wellington, Texas.	Newspaper:	10/20/2007
			Federal Register:	10/18/2007

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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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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 6, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, L.P., Castle Creek Capital III, LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to acquire up to 15 percent of Centennial Bank Holdings, Inc., and indirectly its subsidiary, Guaranty Bank and Trust Company, both of Denver, Colorado.	Newspaper: Federal Register:	11/08/2007 11/05/2007
GOLD CANYON BANK	* Branch	Gold Canyon Bank, Gold Canyon, Arizona, to establish a branch office at 9299 W. Olive Avenue, Peoria Arizona.	Newspaper: Federal Register:	10/05/2007 Not applicable
SHIZUOKA BANK, LTD., THE	FBSEA	The Shizuoka Bank, Ltd., Shizuoka, Japan, to establish a branch office at 600 Lexington Avenue, New York, New York, pursuant to section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable

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.

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act