
Federal Reserve Release



H.2

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

No. 41

Week Ending October 13, 2007

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina -- commenters' requests for reconsideration of the Board's approval of the application to acquire ABN AMRO North America Holding Company, Chicago, Illinois, and its subsidiaries.

- Denied, October 10, 2007

Citigroup Inc., New York, New York -- determination that the acquisition, management, and operation in the United Kingdom by Citigroup Inc. of certain defined benefit pension plans established by unaffiliated third parties are activities that are financial in nature.

- Approved, October 10, 2007

Forms

Forms -- final Board review to extend with revision the Intermittent Survey of Businesses (FR 1374) and to extend without revision the Semiannual Report of Derivatives Activity (FR 2436).

- Approved, October 10, 2007

Regulations And Policies

Monetary Policy -- additional policy options for addressing strains in money markets.

- Discussed, September 17, 2007

(A/C)

Monetary Policy -- joint session of the Board and Federal Open Market Committee on additional policy options for addressing strains in money markets.

- Discussed, September 18, 2007

(A/C)

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 2804 North 44th Street, Phoenix, Arizona; 4545 North Scottsdale Road, Scottsdale; 5225 South Power Road, Mesa; and 925 North Dobson Road.

- Approved, October 11, 2007

Minneapolis

First Premier Bank, Sioux Falls, South Dakota -- to establish a branch at 4001 West Benson Road.

- Approved, October 10, 2007

St. Louis

First State Bank, Conway, Arkansas -- to establish a branch at 100 South St. Joseph Street, Morrilton.

- Approved, October 10, 2007

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 901 Military Cutoff Road, Wilmington.

- Approved, October 11, 2007

San Francisco

Gold Canyon Bank, Gold Canyon, Arizona -- to establish a branch at 9299 West Olive Avenue, Peoria.

- Approved, October 11, 2007

Bank Branches, Domestic

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 427 Main Street, Bland.

- Approved, October 12, 2007

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 6310 State Road 64 East, Bradenton.

- Approved, October 9, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 7830 Land O Lakes Boulevard, Land O Lakes, Florida.

- Approved, October 11, 2007

Bank Holding Companies

Atlanta

Banco Popular Espanol, S.A., Madrid, Spain -- to become a bank holding company and to acquire TotalBank, Miami, Florida.

- Approved, October 9, 2007

Atlanta

North West Bancshares, Inc., Acworth, Georgia -- to become a bank holding company and to acquire Northwest Bank & Trust.

- Approved, October 10, 2007

Bank Holding Companies

Dallas

PB Financial Corporation, Colleyville, Texas -- to become a bank holding company and to acquire Peoples Bank.

- Approved, October 12, 2007

Richmond

Virginia Financial Group, Inc., Culpeper, Virginia -- to acquire FNB Corporation, Christiansburg, and thereby acquire First National Bank.

- Approved, October 12, 2007

Banks, Foreign

Director, BS&R

Barclays Bank plc, London, United Kingdom -- request for a temporary exemption from section 23A of the Federal Reserve Act.

- Granted, October 11, 2007

Director, BS&R

The Royal Bank of Scotland plc, Edinburgh, Scotland -- request for a temporary exemption from section 23A of the Federal Reserve Act.

- Granted, October 12, 2007

Change In Bank Control

Boston

Northern Bancorp, Inc., Woburn, Massachusetts -- change in bank control.

- Permitted, October 12, 2007

Extensions Of Time

San Francisco

Belvedere SoCal, San Francisco, California -- extension to January 17, 2008, to become a bank holding company and to acquire Professional Business Bank, Pasadena; and for Belvedere Capital Partners II, LLC, and Belvedere Capital Fund II, LP, San Francisco, to acquire shares of Professional Business Bank, Pasadena.

- Granted, October 11, 2007

Atlanta

Capital City Bank, Tallahassee, Florida -- extension to October 11, 2008, to establish a branch at 5981 Zebulon Road, Macon, Georgia.

- Granted, October 9, 2007

St. Louis

First Security Bank of Conway, Conway, Arkansas -- extension to January 5, 2008, to establish a branch at 624 Highway 365 South, Mayflower.

- Granted, October 11, 2007

San Francisco

Granite Bancshares, Inc., Granite Bay, California -- extension to January 13, 2008, to become a bank holding company and to acquire Granite Community Bank, N.A.

- Granted, October 11, 2007

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(K) Provisions, Minier, Illinois -- extension to January 11, 2008, to increase its ownership of Minier Financial, Inc., and thereby increase its ownership of First Farmers State Bank.

- Granted, October 10, 2007

Membership

Cleveland

Louisa Community Bank, Louisa, Kentucky -- to become a member of the Federal Reserve System.

- Withdrawn, October 10, 2007

Philadelphia

Wilmington Trust Company, Wilmington, Delaware -- to become a member of the Federal Reserve System.

- Approved, October 10, 2007

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on September 18, 2007.

- Published, October 9, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 13, 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 13, 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
BANK OF NEW YORK, THE	Investment	Bank of New York, New York, New York, to make an additional investment in ABN AMRO Mellon Global Securities Services, BV, Amsterdam, Netherlands, as a subsidiary, pursuant to Section 211.9(f) 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:	09/13/2007 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 13, 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					

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Institution	Location
NONE	

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District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending October 13, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORTLAND SAVINGS AND BANKING COMPANY, THE	* Branch	Cortland Savings and Banking Company, Cortland, Ohio to establish branch at 9001 Market Street, North Lima, Ohio 44452	Newspaper: Federal Register:	10/16/2007 Not applicable
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: Federal Register:	09/25/2007 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: Federal Register:	Not available Not applicable
PNC BANK, DELAWARE	* 18C * Branch	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper: Federal Register:	Not available Not applicable

District: 4

Federal Reserve Bank of Cleveland

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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending October 13, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LANCASTER	* Branch	Bank of Lancaster, Kilmarnock, Virginia, proposes to establish a branch at Route 205, Beachgate Shopping Center, Colonial Beach, Virginia.	Newspaper: Federal Register:	10/19/2007 Not applicable
ROYAL BANK OF CANADA	FBSEA	Royal Bank of Canada, Montreal, Canada, to establish a branch at Three World Financial Center, 200 Vesey Street, New York, New York.	Newspaper: Federal Register:	Not available Not applicable
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:	10/20/2007 11/09/2007
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 8001 East Oak Island Drive, Oak Island, North Carolina.	Newspaper: Federal Register:	10/19/2007 Not applicable
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 200 Smith Avenue, Shallotte, North Carolina.	Newspaper: Federal Register:	10/19/2007 Not applicable
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 5429 Dick Pond Road, Myrtle Beach, South Carolina.	Newspaper: Federal Register:	10/20/2007 Not applicable
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 112 Waccamaw Medical Park, Conway, South Carolina.	Newspaper: Federal Register:	10/26/2007 Not applicable

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 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	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:	Not available
	* 3A1		Federal Register:	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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	11/05/2007
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:	Not available
			Federal Register:	10/24/2007
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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 644 Laurel Street, San Carlos, San Mateo County, California; and 1351 Howard Avenue, Burlingame, San Mateo County, California.	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:	11/02/2007 11/05/2007
IBT BANCORP, INC.	* 3A5 * 18C * Branch	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to merge with Greenville Community Financial Corporation, Greenville, Michigan, and thereby indirectly acquire Greenville Community Bank, Greenville, Michigan, and the related application by Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with Greenville Community Bank, Greenville, Michigan, and thereby establish two branches..	Newspaper: Federal Register:	Not available 11/13/2007

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/09/2007
			Federal Register:	10/29/2007
INTEGRA BANK CORPORATION	* 4c8	Integra Bank Corporation, Evansville, Indiana, to merge with Peoples Community Bancorp, Inc., West Chester, Ohio, and thereby indirectly acquire Peoples Community Bank, West Chester, Ohio.	Newspaper:	11/04/2007
			Federal Register:	11/05/2007

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 13, 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
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3	First Interstate BancSystem, Inc., Billings, Montana, to acquire 100 percent of First Western Bank, Wall, South Dakota, and The First Western Bank of Sturgis, Sturgis, South Dakota.	Newspaper: Federal Register:	Not available 11/13/2007
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:	10/27/2007 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:	10/27/2007 10/29/2007
RAMSEY FINANCIAL CORPORATION AND AFFILIATES EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Ramsey Financial Corporation and Affiliates Employee Stock Ownership Plan, Devils Lake, North Dakota to become a bank holding company by increasing its ownership of Ramsey Financial Corporation, Devils Lake, North Dakota, to at least 50.7% and thereby indirectly acquire Ramsey National Bank and Trust Company of Devils Lake, Devils Lake, North Dakota.	Newspaper: Federal Register:	Not available 11/13/2007
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:	10/27/2007 10/29/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/26/2007 10/24/2007
CENTRAL BANCORP, INC.	* 3A1 4c8	Central Bancorp, Inc., Colorado Springs, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Central Bank & Trust, Colorado Springs, Colorado (in organization). Central Bancorp, Inc., Colorado Springs, Colorado, to engage in extending credit and servicing of loans through the acquisition of Elite Properties of America II, Inc., Colorado Springs, Colorado. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in extending credit and servicing of loans through the acquisition of CB&T Mortgage, LLC, Colorado Springs, Colorado. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in extending credit and servicing of loans through the acquisition of CityFirst Mortgage, LLC, Colorado Springs, Colorado. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in trust activities through the acquisition of CB&T Trust, LLC, Sioux Falls, South Dakota. Central Bancorp, Inc., Colorado Springs, Colorado, to engage in financial and investment advisory activities through the acquisition of CB&T Wealth Management, Inc., Colorado Springs, Colorado.	Newspaper: Federal Register:	11/12/2007 11/09/2007
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:	10/05/2007 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

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
JARRELL MORRIS JONES FAMILY, LLC, THE	* 3A1	The Jarrel Morris Jones Family, LLC, to become a bank holding company through the acquisition of 35.444 percent of the voting shares of Triad Baneshares, Inc., parent of Triad Bank, National Association, all of Tulsa, Oklahoma.	Newspaper: Federal Register:	11/12/2007 11/13/2007
OVERBROOK BANKSHARES, INC.	CIC	Notice by L. Kent Needham Revocable Stock Trust, L. Kent Needham, Tonganoxie, Kansas, trustee, and Terry L. Needham Revocable Stock Trust, Terry L. Needham, Tonganoxie, Kansas, trustee, to acquire control of Overbrook Bankshares, Inc., parent of The First Security Bank, both in Overbrook, Kansas, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 11/02/2007
SOONER SOUTHWEST BANKSHARES, INC.	4c8	Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
TONGANOXIE BANKSHARES, INC.	CIC	Notice by Loris D. New Trust, UTA 09-07-93, Loris D. New, Leavenworth, Kansas, trustee; to acquire control of Tonganoxie Bankshares, Inc., parent of First State Bank and Trust, both in Tonganoxie, Kansas; and by the Damon L. New Trust, UTA 12-12-97, Damon L. New, Leavenworth, Kansas, as trustee and individually; the Jilinda A. White Trust, UTA 12-12-97, Jilinda A. White, Leavenworth, Kansas, as trustee and individually; the Shawnda D. Gilmore Trust, UTA 12-12-97, Shawnda D. Gilmore, Leavenworth, Kansas, as trustee and individually; the Brandon O. New Trust, UTA 12-12-97, Brandon O. New, Leavenworth, Kansas, as trustee and individually; to retain control of Tonganoxie Bankshares, Inc., parent of First State Bank and Trust, both in Tonganoxie, Kansas, as members of the New Family Group, a group acting in concert, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 11/01/2007

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRIAD BANCSHARES, INC.	CIC	Notice by Jarrel M. Jones, Tulsa, Oklahoma, individually, as a member of the Jarrel M. Jones Family Group, and as trustee of the Jimmy K. and Annahlee Jones Trust for Matthew Howard Franks, the Jimmy K. and Annahlee Jones Trust for Michael James Franks, the Jimmy K. and Annahlee Jones Trust for Mark William Franks, the Jimmy K. and Annahlee Jones Trust for Annahlyn Dawn Jones, the Jimmy K. and Annahlee Jones Trust for Emmie Kathryn Jones, the Jimmy K. and Annahlee Jones Trust for James Ryan Jones, the Jimmy K. and Annahlee Jones Trust for Jeffrey Allen Jones, the Jimmy K. and Annahlee Jones Trust for Laura Janell Jones, the Jimmy K. and Annahlee Jones Trust for Jennifer Lee Jones, the Jimmy K. and Annahlee Jones Trust for James Christopher Jones, the Jimmy K. and Annahlee Jones Trust for James Eric Jones, the Jimmy K. and Annahlee Jones Trust for Jordan Elijah Helmerich, the Jimmy K. and Annahlee Jones Trust for Erica Elicia Helmerich, the Jimmy K. and Annahlee Jones Trust for Jason William Deck, the Jimmy K. and Annahlee Jones Trust for James Bryan Deck, the Jimmy K. and Annahlee Jones Trust for Jessie Anna Deck, all of Tulsa, Oklahoma; by the 16 above-mentioned trusts as notificants; and by James C. Jones, Tulsa, Oklahoma, Jennifer Lee Carroll, Bixby, Oklahoma, and James E. Jones, Tulsa, Oklahoma, as members of the Jarrel M. Jones Family Group; to acquire control of Triad Bancshares, Inc., parent of Triad Bank, National Association, both in Tulsa, Oklahoma, through the acquisition of voting shares.	Newspaper:	11/12/2007
			Federal Register:	11/01/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 13, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation, Terrell, Texas, to acquire 100 percent of DNB Bancshares, Inc., Dallas, Texas, and indirectly acquire DNB Delaware Financial Corporation, Dover, Delaware, and Dallas National Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available 11/13/2007
FB Bancshares, Inc.	3A1	FB Bancshares, Inc., Wichita Falls, Texas, to become a bank holding company through the acquisition of 100 percent of Fidelity Bank, Wichita Falls, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST PRIVATE HOLDINGS INC.	3A1	First Private Holdings Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of First Private Bank of Texas, Dallas, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
LONE STAR STATE BANCSHARES, INC.	* 3A1	Lone Star State Bancshares, Inc., Lubbock, Texas, to become a bank holding company by acquiring 100 percent of Lone Star State Bank of West Texas, Lubbock, Texas (de novo).	Newspaper: Federal Register:	Not available 11/13/2007
TRADITION BANK	* Branch	Tradition Bank, Houston, Texas, to establish a branch to be located at Kirby Drive and Shadow Creek Parkway, Pearland, Texas 77584.	Newspaper: Federal Register:	10/25/2007 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 13, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BELVEDERE SOCAL	* 3A3	Belvedere SoCal, San Francisco, California, to acquire 100 percent of Spectrum Bank, Irvine, California, and Belvedere Capital Partners II LLC, and Belvedere Capital Fund II LP, San Francisco, California, to indirectly acquire control of up to 67 percent of Spectrum Bank.	Newspaper: Federal Register:	11/05/2007 11/09/2007
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 4c8	Castle Creek Capital Partners III LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to increase their ownership up to 42 percent in Atlanta Bancorporation, and thereby, indirectly, its subsidiary, Bank of Atlanta FSB, both of Atlanta, Georgia, and thereby indirectly operate a savings association.	Newspaper: Federal Register:	11/16/2007 11/13/2007
MNB HOLDINGS CORPORATION	CIC	Notice by Juan C.G. Araneta, Santiago G. Araneta, Fernando G. Araneta, Maria M.G. Araneta, Margarita A. Holigores, Marilou G. Joaquin, all of the Philippines, and Hugo N. Bonilla, Newark, California, to retain shares of MNB Holdings Corporation, and thereby indirectly control its subsidiary, Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available Not available
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
W.T.B. FINANCIAL CORPORATION	4c8	W.T.B. Financial Corporation, Spokane, Washington, to retroactively acquire shares of IT-Lifeline, Inc., Liberty Lake, Washington, pursuant to section 225.28(b)(14) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

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