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## Federal Reserve Release

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*H.2*

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

*No. 45*

*Week Ending November 10, 2007*

### Testimony And Statements

Availability of Credit to Small Businesses -- statement by Governor Frederic S. Mishkin before the House Committee on Small Business on November 7, 2007.

- Reviewed, November 5, 2007

Economic Outlook -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress on November 8, 2007.

- Published, November 8, 2007

### Bank Holding Companies

Allied Irish Banks, p.l.c., Dublin, Ireland, and M&T Bank Corporation, Buffalo, New York -- to acquire Partners Trust Financial Group, Inc., Utica, New York, and its banking and nonbanking subsidiaries, including Partners Trust Bank and Partners Trust Municipal Bank.

- Approved, November 5, 2007

Midwest Regional Bancorp, Inc., Festus, Missouri -- to become a bank holding company and to acquire Federated Bancshares, Inc., Stilwell, Kansas, and its subsidiary, The Bank of Otterville, Otterville, Missouri.

- Approved, November 7, 2007

### Banks, Foreign

China Merchants Bank Co., Ltd., Shenzhen, China -- to establish a branch in New York, New York.

- Approved, November 7, 2007

**Forms**

Forms -- final Board review to extend without revision the disclosure requirements associated with Regulation V, which implements the Fair Credit Reporting Act.

- Approved, November 7, 2007

**Reserve Bank Operations**

Reserve Bank Chairmen and Deputy Chairmen -- appointment of the chairmen and deputy chairmen of the twelve Federal Reserve Banks for 2008.

- Announced, November 8, 2007

## **H.2 Actions under delegated authority**

**November 4, 2007 to November 10, 2007**

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**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**

#### Richmond

EVB, Tappahannock, Virginia -- to establish a branch at 3300 New Kent Highway, Quinton.

- Approved, November 9, 2007

### **Bank Holding Companies**

#### Kansas City

3MV Bancorp, Inc., Omaha, Nebraska -- to become a bank holding company and to acquire Access Bank, a de novo bank.

- Approved, November 8, 2007

#### Kansas City

Bruning Bancshares, Inc., Bruning, Nebraska -- to acquire an interest in 3MV Bancorp, Inc., Omaha, and its subsidiary, Access Bank, a de novo bank.

- Approved, November 8, 2007

#### Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire shares of Citizens Business Bank, Goodyear, Arizona, a de novo bank; and for Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company and to acquire shares of Citizens Business Bank.

- Approved, November 8, 2007

**Bank Holding Companies**

**Kansas City**

Cornhusker Growth Corporation, Lincoln, Nebraska -- to acquire through its subsidiary, Charter Innovations, LLC, the assets of Trejo, Inc., Eagle, and thereby engage in data processing activities.

- Approved, November 9, 2007

**Boston**

Danvers Bancorp, Inc., Danvers, Massachusetts -- to acquire Danversbank, in connection with the reorganization of Danvers Bancorp from mutual to stock form.

- Approved, November 9, 2007

**Dallas**

FB Bancshares, Inc., Wichita Falls, Texas -- to become a bank holding company and to acquire Fidelity Bank.

- Approved, November 9, 2007

**Dallas**

FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware -- to acquire First Crockett Bancshares, Inc., Crockett, Texas, and thereby acquire Crockett Delaware Bancshares, Inc., New Castle, Delaware, and First National Bank of Crockett, Crockett.

- Approved, November 6, 2007

**Atlanta**

FGB Holding Company, Jacksonville, Florida -- to become a bank holding company and to acquire First Guaranty Bank and Trust Company of Jacksonville.

- Approved, November 9, 2007

**Bank Holding Companies**

**Richmond**

First BanCapital Fund I, L.P., Bethlehem, Pennsylvania -- to become a bank holding company and to acquire shares of Revere Bank, Laurel, Maryland, a de novo bank; to retain shares of NCB Holdings, Inc., Chicago, Illinois, and thereby retain an interest in New Century Bank; and to engage in private placement, investment advisory, and securities brokerage activities.

- Approved, November 5, 2007

**Dallas**

First Private Holdings, Inc., Dallas, Texas -- to become a bank holding company and to acquire First Private Bank of Texas.

- Approved, November 9, 2007

**Atlanta**

Franklin Financial Network, Inc., Franklin, Tennessee -- to become a bank holding company and to acquire Franklin Synergy Bank, a de novo bank.

- Approved, November 7, 2007

**Minneapolis**

Highland Bancshares, Inc., Saint Michael, Minnesota -- to acquire Ridgedale State Bank, Minnetonka.

- Withdrawn, November 8, 2007

Bank Holding Companies

Dallas

JLL Associates G. P. FCH, L.L.C., New York, New York -- to become a bank holding company and to acquire an interest in FC Holdings, Inc., Houston, Texas, and indirectly acquire FC Holdings of Delaware, Inc., Wilmington, Delaware; First Community Bank-The Woodlands, National Association, Tomball, Texas; First Community Bank Central Texas, N.A., Meridian; First Community Bank Fort Bend, N.A., Sugar Land; and First Community Bank San Antonio, N.A., San Antonio.

- Approved, November 6, 2007

Cleveland

National City Corporation, Cleveland, Ohio -- waiver of application in connection with the conversion of its thrift subsidiary, Mid-America Bank, FSB, Clarendon Hills, Illinois, to a national bank, Mid-America Bank, NA.

- Granted, November 5, 2007

Chicago

Peoples Bancorp, Rock Valley, Iowa -- waiver of application to acquire Hawarden Bancshares, Inc., Hawarden, in connection with the merger of Farmers State Bank with and into Peoples Bank, Rock Valley.

- Granted, November 5, 2007

Atlanta

Pinnacle Financial Partners, Inc., Nashville, Tennessee -- to merge with Mid-America Bancshares, Inc., and thereby acquire Bank of the South, Mt. Juliet, and PrimeTrust Bank, Nashville.

- Approved, November 5, 2007

**Bank Holding Companies**

Richmond

SCBT Financial Corporation, Columbia, South Carolina -- to acquire TSB Financial Corporation, Charlotte, North Carolina, and thereby acquire The Scottish Bank, Charlotte.

- Approved, November 5, 2007

Cleveland

Wesbanco, Inc., Wheeling, West Virginia -- to acquire Oak Hill Financial, Inc., Jackson, Ohio.

- Approved, November 9, 2007

**Bank Mergers**

Kansas City

SolutionsBank, Overland Park, Kansas -- to merge with Worth National Bank, Lake Worth, Texas, and thereby establish a branch.

- Approved, November 5, 2007

**Banks, Nonmember, And Miscellaneous Institutions**

Director, BS&R

State Street International Holdings, Boston, Massachusetts -- waiver of prior notification period to deal in equity securities outside the United States through State Street Global Markets International, Limited, London, England.

- Granted, November 9, 2007



Extensions Of Time

Atlanta

CapitalSouth Bank, Birmingham, Alabama -- extension to December 13, 2007, to establish a branch at 53 Hughes Road, Madison.

- Granted, November 7, 2007

Philadelphia

Susquehanna Patriot Bank, Marlton, New Jersey -- extension to January 2, 2008, to establish a branch at 2nd Avenue, Route 29, Collegeville, Pennsylvania.

- Granted, November 8, 2007

Financial Holding Companies

New York

Center Bancorp, Inc., Union, New Jersey -- election to become a financial holding company.

- Effective, November 9, 2007

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 10, 2007**

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

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO ESPIRITO SANTO DE INVESTIMENTO, S.A.	FBSEA	Banco Espirito Santo de Investimento, S.A., Lisbon, Portugal, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	* 3A3	BNP Paribas, Paris, France, to acquire up to 9.9 percent of the voting shares of Shinhan Financial Group Co., Ltd., Seoul, Korea	Newspaper: Federal Register:	Not available 12/10/2007
HSBC HOLDINGS PLC	4c8	HSBC Holdings plc, London, United Kingdom, to acquire all of the outstanding voting shares of KEB USA International Corp. and KEB NY Financial Corp., both of New York, New York and KEB LA Financial Corp., Los Angeles, California, which are nonbanking subsidiaries of Korea Exchange Bank, Seoul, Korea, and thereby engage indirectly in commercial finance and money transmittal.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 10, 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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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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3389 Plymouth Rd., Ann Arbor, MI.	Newspaper:	11/16/2007
			Federal Register:	Not applicable
PNC BANK, DELAWARE	* Branch	PNC Bank, Delaware, Wilmington, DE to establish branch at 31227 Americana Parkway, Fenwick Island, DE 19944 (Sussex County)	Newspaper:	11/09/2007
			Federal Register:	Not applicable



**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLIANCE BANK CORPORATION	* Branch	Alliance Bank Corporation, Fairfax, Virginia, proposes to establish a branch at 7023 Little River Turnpike, Annandale, Virginia.	Newspaper: Federal Register:	11/16/2007 Not applicable
CECIL BANK	* Branch	Cecil Bank, Elkton, Maryland, proposes to establish a branch at 4434 Telegraph Road, Elkton, Maryland.	Newspaper: Federal Register:	11/30/2007 Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 10, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
METRO BANCSHARES, INC.	* 3A1	Metro Bancshares, Inc., Douglasville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Metro Bank, both of Douglasville, Georgia (in organization).	Newspaper:	11/29/2007
			Federal Register:	12/03/2007
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3521 N. Elm Street, Greensboro, North Carolina, to be known as the Lake Jeanette Office.	Newspaper:	11/20/2007
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches in the following locations: 11104 Bloomingdale Avenue, Riverview, Florida, to be known as the Winthrop Office; and 500 N. Miramar Avenue, Indiatlantic, Florida, to be known as the Indiatlantic Office.	Newspaper:	11/22/2007
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST SOURCE BANK	* 18C	1st Source Bank, South Bend, Indiana, to merge with First National Bank of Valparaiso, Valparaiso, Indiana, and thereby to establish 17 branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
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:	11/11/2007
			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:	11/13/2007
			Federal Register:	11/05/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Adams Dairy Bank (in organization), Blue Springs, Missouri, and thereby operate a savings association.	Newspaper:	Not available
			Federal Register:	11/26/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 2416 Central Avenue, Alameda, California, and 1200 Broadway, Oakland, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST BANK & TRUST	* Branch	First Bank & Trust, Evanston, Illinois, to establish a branch facility to be located at 4001 Dempster Street, Skokie, Illinois.	Newspaper:	11/16/2007
			Federal Register:	Not applicable
IBT BANCORP, INC.	* 3A5	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:	Not available
	* 18C		Federal Register:	11/13/2007
	* Branch			
ISB FINANCIAL CORP.	* 3A5	ISB Financial Corp., Iowa City, Iowa, to merge with MidWestOne Financial Group, Inc., Oskaloosa, Iowa, and thereby indirectly acquire MidWestOne Bank, Oskaloosa, Iowa.	Newspaper:	Not available
			Federal Register:	12/10/2007
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 501 East Kennedy Boulevard, Tampa, Florida.	Newspaper:	11/12/2007
			Federal Register:	Not applicable

**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 November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
MERCHANTS & PLANTERS BANCSHARES, INC.	CIC	Notice by a control group to increase its control of Merchants & Planters Bancshares, Inc., Toone, Tennessee. The control group consists of Nancy C. Wilson, Memphis, Tennessee; Charles D. Newell, Jr., Germantown, Tennessee; Michael B. Baird, Cordova, Tennessee; Jon A. Reeves, Olive Branch, Mississippi; and Peter T. Hodo, West Point, Mississippi.	Newspaper: Federal Register:	Not available Not available
MIDWEST BANCORPORATION, INC.	CIC	Notice by the McLane Family Control Group, Poplar Bluff, Missouri, to increase its control of Midwest Bancorporation, Inc., Poplar Bluff, Missouri. The control group consists of Joseph T. McLane, Jana McLane Brown, Jerri Ann McLane, the Norma McLane Smith Revocable Trust ("Trust"), Norma McLane Smith as trustee of Trust, and the Midwest Bancorporation, Inc. and Affiliates Employee Stock Ownership Plan Trust (Joseph T. McLane as trustee), all of Poplar Bluff, Missouri.	Newspaper: Federal Register:	11/21/2007 11/27/2007



**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL BANK OF BLUE EARTH, THE	Member	The First National Bank of Blue Earth, Blue Earth, Minnesota, to be known as First Bank Blue Earth, Blue Earth, Minnesota, proposes to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANKSHARES, INC.	CIC	Notice filed by the 2007 Voting Trust Agreement, and its trustees, Albert Charles Kelly, Jr. and Peter John Kelly, both of Bristow, Oklahoma; Shawn Trevor Kelly, Edmond, Oklahoma; Paul Harrison Cornell, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, all to acquire control of Citizens Bankshares, Inc., Okemah, Oklahoma, parent of Citizens State Bank, Okemah, Oklahoma.	Newspaper: Federal Register:	Not available 11/21/2007
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:	10/18/2007 10/23/2007
TRICENTURY CORPORATION	* 3A1	TriCentury Corporation, Overland Park, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Nine Tribes Bancshares, Inc., parent of The Bank of Quapaw, both in Quapaw, Oklahoma.	Newspaper: Federal Register:	Not available Not available

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
NONE	

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**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CALDWELL HOLDING COMPANY	* 3A3	Caldwell Holding Company, Columbia, Louisiana, to acquire 100 percent of Citizens Progressive Bank, Columbia, Louisiana.	Newspaper: Federal Register:	12/03/2007 11/26/2007
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 2900 Olive Street, Dallas, Texas 75215.	Newspaper: Federal Register:	11/20/2007 Not applicable
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 2718 S. Hulen Street, Fort Worth, Texas 76109.	Newspaper: Federal Register:	12/07/2007 Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 10, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LIBERTY BANK	* Branch	Liberty Bank, South San Francisco, California, to establish a branch office at 6222 Highway 9, Felton, California.	Newspaper: Federal Register:	11/17/2007 Not applicable
MNB HOLDINGS CORPORATION	CIC	Notice by Juan C.G. Araneta, Fernando G. Araneta, Maria M.G. Araneta and Margarita A. Holigores, all of Makati City, Philippines, Santiago G. Araneta and Marilou G. Joaquin, both of Pasig City, Philippines, and Hugo N. Bonilla, Newark, California, to retain shares and control of MNB Holdings Corporation, and thereby indirectly control its subsidiary, Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available 11/07/2007
NARA BANK	* 18C	Nara Bank, Los Angeles, California, to purchase the assets and assume the liabilities of the Brick, New Jersey, branch of The Provident Bank, Jersey City, New Jersey.	Newspaper: Federal Register:	Not available 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
WELLS FARGO & COMPANY	4c8	Wells Fargo & Company, through a new subsidiary of WFC Holdings Corporation, both of San Francisco, California, request for approval to purchase and sell electricity in the spot market and take and make delivery of electricity to settle commodity derivatives.	Newspaper: Federal Register:	Not applicable Not available



**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act