
Federal Reserve Release



H.2

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

No. 51

Week Ending December 22, 2007

Advisory Councils

Consumer Advisory Council -- appointment of ten new members and designation of Tony Brown as Chair and Edna Sawady as Vice Chair for 2008.

- Approved, December 17, 2007

Regulations And Policies

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations (Docket No. R-1302).

- Announced, December 19, 2007

Regulation Z (Truth in Lending) -- publication for comment of amendments to protect consumers from unfair or deceptive home mortgage lending and advertising practices (Docket No. R-1305).

- Approved, December 18, 2007

H.2 Actions under delegated authority

December 16, 2007 to December 22, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 525 N. Brand Blvd., Glendale, California.

- Approved, December 18, 2007

St. Louis

First Bank, St. Louis, Missouri -- to relocate its existing branch from 299 North York Road, Elmhurst, Illinois, to 700 W. North Avenue.

- Approved, December 19, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 3020 State Route 59, Naperville, Illinois.

- Approved, December 21, 2007

Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 100 Throckmorton, Fort Worth.

- Approved, December 18, 2007

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at Greenfield Road and Baseline road, Mesa, Arizona; 67th Avenue and Happy Valley Road, Peoria; and Maricopa Road and Smith-Enke Boulevard, Maricopa.

- Approved, December 21, 2007

Bank Branches, Domestic

Cleveland

The North Side Bank and Trust Company, Cincinnati, Ohio -- to establish a branch at West Road and Harrison Avenue, Harrison.

- Approved, December 17, 2007

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 2935 March Lane, Stockton.

- Approved, December 18, 2007

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 306 West 7th Street, Suite 504, Fort Worth.

- Approved, December 21, 2007

Atlanta

Sterling Bank, Lantana, Florida -- to establish a branch at 2465 Wilton Drive, Wilton Manors.

- Withdrawn, December 20, 2007

Bank Holding Companies

Kansas City

Heartland Bancshares, Inc., Clinton, Missouri -- to become a bank holding company and to acquire Marshall Community Bancshares, Inc.

- Withdrawn, December 17, 2007

Bank Holding Companies

Atlanta

Oglethorpe Bank Holding Company, Brunswick, Georgia -- relief from a commitment.

- Granted, December 21, 2007

Atlanta

Pyramid Financial Corporation, Anguilla, Mississippi -- to become a bank holding company and to acquire Bank of Anguilla.

- Approved, December 18, 2007

Bank Mergers

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with First Indiana Bank, National Association, Indianapolis, Indiana.

- Approved, December 21, 2007

Bank Premises

Richmond

The Bank of Marion, Marion, Virginia -- to increase its investment in bank premises.

- Approved, December 18, 2007

Banks, State Member

St. Louis

Bank of Rogers, Rogers, Arkansas -- to establish a wholly-owned subsidiary, BOR Title Services, Inc., as a financial subsidiary, and engage in selling real estate title insurance and performing closing services.

- Withdrawn, December 19, 2007

Change In Bank Control

St. Louis

Eureka Bancshares, Inc., Eureka Springs, Arkansas -- to retain control of bank shares.

- Approved, December 20, 2007

Extensions Of Time

Kansas City

Guaranty Bank and Trust Company, Denver, Colorado -- extension to March 26, 2008, to merge with Centennial Bank of the West, Fort Collins, and thereby establish a branch.

- Granted, December 18, 2007

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- extension to March 26, 2008, to acquire First Indiana Corporation, Indianapolis, Indiana, and thereby acquire First Indiana Bank, N.A., and the related application by FIC Acquisition Corporation to become a bank holding company by acquiring First Indiana Corporation, and thereby acquire First Indiana Bank, N.A.

- Granted, December 20, 2007

International Operations

Director, BS&R

The Bank of New York Mellon Corporation, New York, New York -- waiver of remainder of notification period for The Bank of New York, New York, and Mellon Bank, N.A., Pittsburgh, Pennsylvania, to invest in BNY Mellon GSS Acquisition Company, Amsterdam, Netherlands; and for Mellon Bank to invest in GSS Holdings S.a.r.l., Luxembourg, Luxembourg.

- Granted, December 17, 2007

International Operations

Director, BS&R

Citibank, N.A., New York, New York -- waiver of remainder of notification period for Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, to invest in LQ Inversiones Financieras S.A., Santiago, Chile, and related investments.

- Granted, December 17, 2007

Director, BS&R

KeyBank National Association, Cleveland, Ohio -- to invest in excess of 10 percent of its capital and surplus in its agreement corporation, Key Equipment Finance International, Inc., Superior, Colorado; and waiver of remainder of notification period to make additional investments in Key Nova Scotia Funding Company, Halifax, Nova Scotia, Canada; and Key Canada Funding Ltd., Calgary, Alberta, under Regulation K.

- Approved, December 21, 2007

Membership

Richmond

Frontier Community Bank (in organization), Waynesboro, Virginia -- to become a member of the Federal Reserve System.

- Approved, December 21, 2007

Regulations And Policies

Director, C&CA

Regulation C -- annual notice of the asset-size exemption threshold for depository institutions under the Home Mortgage Disclosure Act (Docket No. R-1303).

- Announced, December 17, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 22, 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 December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BANK OF NEW YORK, THE	Investment	The Bank of New York Mellon Corporation on behalf of BNY International Financing Corporation ("IFC"), a wholly-owned Edge Act corporation subsidiary of the Bank of New York ("BNY"), proposes to make an investment in the Bank of New York, S.A., Institucion Banca Multiple, a commercial bank in formation under the laws of Mexico, pursuant to Section 211.8(b) (2) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
KFW IPEX - BANK GMBH	FBSEA	KfW IPEX Bank GmbH, Frankfurt, Germany,(in-formation) to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
NATIONAL AUSTRALIA BANK LIMITED	* 3A1	National Australia Bank Limited, Melbourne, Australia, to become a one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act and Section 225.17 of Regulation Y, by acquiring Great Western Bancorporation, Inc., Omaha, Nebraska and its subsidiary Great Western Bank, Watertown, South Dakota.	Newspaper: Federal Register:	Not available 01/18/2008

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 December 22, 2007

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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	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORTLAND SAVINGS AND BANKING COMPANY, THE	* Branch	Cortland Savings and Banking Company, Corland, OH to establish a branch at 15561 West High Street, Middlefield, OH.	Newspaper: Federal Register:	Not available Not applicable
FC BANC CORP	CIC	Notice of Change in Bank Control, Robert Duane Hord (and Hord control group) to acquire in excess of 10 percent of the outstanding shares of FC Banc Corp., Bucyrus, Ohio	Newspaper: Federal Register:	Not available Not available
MILTON BANCORP, INC.	* 3A5	Milton Bancorp, Inc., Wellston, Ohio, to acquire 100 percent of Community First Financial Bancorp, Inc., New Holland, Ohio, and thereby acquire The First National Bank of New Holland, New Holland, Ohio	Newspaper: Federal Register:	Not available 01/04/2008

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 December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, proposes to establish a branch at 2885 Western Boulevard, Jacksonville, North Carolina.	Newspaper: Federal Register:	12/31/2007 Not applicable
UNION BANK AND TRUST COMPANY	* 18C	Union Bank and Trust Company, Bowling Green, Virginia, to merge with Prosperity Bank & Trust Company, Springfield, Virginia.	Newspaper: Federal Register:	Not available Not applicable
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at 1304 Central Park Boulevard, Fredericksburg, Virginia.	Newspaper: Federal Register:	01/08/2008 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 December 22, 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 1432 1st Street, Sarasota, Florida, to be designated as the main office.	Newspaper: Federal Register:	12/20/2007 Not applicable
CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to establish international bank branches in New York, New York, Chicago, Illinois, Los Angeles, California, and Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable
COMPASS BANK	* 18C	Compass Bank, Birmingham, Alabama, to merge with: The Laredo National Bank, Laredo, Texas: State National Bank, Fort Worth, Texas: and Texas State Bank, McAllen, Texas.	Newspaper: Federal Register:	Not available Not applicable
FRANKLIN BANCSHARES, INC.	* 3A1	Franklin Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Franklin, both of Meadville, Mississippi.	Newspaper: Federal Register:	01/13/2008 01/18/2008
SUMMERVILLE/TRION BANCSHARES, INC.	* 3A3	Summerville/Trion Bancshares, Inc., Summerville, Georgia, to acquire 100 percent of the outstanding shares of Dunnellon State Bank, Dunnellon, Florida.	Newspaper: Federal Register:	Not available 01/04/2008
SUNTRUST BANKS, INC.	* 3A5	SunTrust Banks, Inc., Atlanta, Georgia, to merge with GB&T Bancshares, Inc., Gainesville, Georgia, and thereby acquire its subsidiaries, Gainesville Bank & Trust, Gainesville, Georgia; Mountain State Bank, Dawsonville, Georgia; First National Bank of Gwinnett, Duluth, Georgia; First National Bank of the South, Milledgeville, Georgia; Home Town Bank of Villa Rica, Villa Rica, Georgia; Community Trust Bank, Hiram, Georgia; and United Bank & Trust Company, Rockmart, Georgia.	Newspaper: Federal Register:	Not available 01/15/2007

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	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
IST 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:	11/29/2007
	* Branch		Federal Register:	Not applicable
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Bay Commercial Bank, Walnut Creek, California.	Newspaper:	01/08/2008
			Federal Register:	01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 6 percent of the voting shares of SFB Bancorp, Inc., Elizabethton, Tennessee, and thereby indirectly acquire Security Federal Bank, Elizabethton, Tennessee, and thereby operate a savings association.	Newspaper:	01/08/2008
			Federal Register:	01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 9.9 percent of the voting shares of Quaint Oak Bancorp, Southampton, Pennsylvania, and thereby indirectly acquire Quaint Oak Savings Bank, Southampton, Pennsylvania, and thereby operate a savings association.	Newspaper:	01/08/2008
			Federal Register:	01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Colonia Bank (in organization), Phoenix, Arizona.	Newspaper:	Not available
			Federal Register:	01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Reidsville Community Bank (in organization), Reidsville, North Carolina.	Newspaper:	Not available
			Federal Register:	01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Pisgah Community Bank (in organization), Asheville, North Carolina.	Newspaper:	Not available
			Federal Register:	01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan to acquire 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado, and by Capitol Bancorp Colorado Ltd. III, Lansing, Michigan to become a bank holding company by acquiring 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado.	Newspaper:	Not available
	* 3A1		Federal Register:	01/18/2008

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 22, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 24.9 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank and Trust, Pomona, California.	Newspaper: Federal Register:	Not available 01/11/2008
KERNDT BANK SERVICES, INC.	* 3A3	Kerndt Bank Services, Inc., Lansing, Iowa, to acquire 100 percent of Family Merchants Bancorporation, Inc., Cedar Rapids, Iowa, and thereby indirectly acquire Family Merchants Bank, Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available 01/18/2008
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with First Indiana Bank, National Association, Indianapolis, Indiana, and thereby to establish 32 branches.	Newspaper: Federal Register:	Not available Not applicable
WARREN BANK	* Branch	Warren Bank, Warren, Michigan, to establish a branch to be located at 55055 Shelby Road, Shelby Township, Macomb County, Michigan.	Newspaper: Federal Register:	Not available 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 December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS & PLANTERS BANCSHARES, INC.	CIC	Notice by Nancy C. Wilson, Memphis, Tennessee, individually, and as a member of a control group acting in concert, to gain control of Merchants & Planters Bancshares, Inc., Toone, Tennessee. The control group consists of Nancy C. Wilson, the Paul Nelsms Family Trust, Nancy Wilson as trustee, Jessica Wilson, Stephanie Macintosh Shy, all of 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; Johnny Ponder, Collierville, Tennessee.	Newspaper:	01/08/2008
			Federal Register:	Not available
SOUTH CENTRAL BANCORP, INC.	* 3A1	South Central Bancorp, Inc., Kinmundy, Illinois, to become a bank holding company by acquiring 100 percent of The First National Bank of Kinmundy, Kinmundy, Illinois.	Newspaper:	01/20/2008
			Federal Register:	01/14/2008

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 December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBAGE, INC.	* 3A1	Ambage, Inc., Las Vegas, Nevada, to become a bank holding company through the acquisition of 100 percent of the voting shares of First Financial Services, Inc., parent of First National Bank and Trust Company, both in Falls City, Nebraska.	Newspaper:	01/11/2008
			Federal Register:	01/18/2008
FIRST MISSOURI BANCSHARES, INC.	CIC	Notice by Jose L. Evans and Denise K. Evans, both of Kansas City, Missouri, (acting jointly) and David L. Johnson and Sandra L. Casterter, both of Kansas City, Missouri, (acting jointly), and together acting in concert, to acquire control of First Missouri Bancshares, Inc., parent of First Missouri National Bank, both in Brookfield, Missouri, through the acquisition of voting shares.	Newspaper:	12/06/2007
			Federal Register:	12/14/2007
RAE VALLEY FINANCIALS, INC.	CIC	Notification by Theodore Thieman, Petersburg, Nebraska, to retain control of Rae Valley Financials, Inc., Petersburg, Nebraska, parent of Petersburg State Bank, Petersburg, Nebraska.	Newspaper:	12/13/2007
			Federal Register:	01/02/2008
STAMFORD BANCO, INC.	CIC	Notification by Russell H. Loewenstein, Orleans, Nebraska, individually and as a member of the Loewenstein group; and Karl Randecker, Jr., Cozad, Nebraska, individually and as a member of the Randecker group; to acquire control of Stamford Banco, Inc., Stamford, Nebraska, parent of Community Bank, Alma, Nebraska. Notice by Stamford Banco, Inc., Stamford, Nebraska, to redeem 25 percent of its outstanding common stock.	Newspaper:	Not available
			Federal Register:	01/09/2008

District: 10

Federal Reserve Bank of Kansas City

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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 December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB FINANCIAL CORPORATION	* 3A1	CSB Financial Corporation, Miles, Texas, to become a bank holding company by acquiring 100 percent of Citizens State Bank, Miles, Texas.	Newspaper:	12/29/2007
			Federal Register:	01/07/2008

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.

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
Peninsula Bank Holding Co.	3A1	Peninsula Bank Holding Co., to become a bank holding company by acquiring 100 percent of The Private Bank of the Peninsula, both of Palo Alto, California.	Newspaper: Federal Register:	Not applicable Not applicable
STATE BANCORP NORTHWEST	* 3A1	State Bancorp Northwest to become a bank holding company by acquiring 100 percent of State Bank Northwest, both of Spokane Valley, Washington.	Newspaper: Federal Register:	12/15/2007 12/20/2007

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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