
Federal Reserve Release



H.2

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

No. 6

Week Ending February 9, 2008

Bank Holding Companies

Royal Bank of Canada, Montreal, Canada, and RBC Centura Banks, Inc., Raleigh, North Carolina -- to acquire Alabama National BanCorporation, Birmingham, Alabama, and its ten subsidiary banks.

- Approved, February 4, 2008

Regulations And Policies

Regulations D (Reserve Requirements of Depository Institutions) and I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- publication for comment of amendments that would permit member banks to pass their required reserve balances through a correspondent, simplify transfer limitations on savings deposits, and reorganize and update both regulations (Docket No. R-1307).

- Approved, February 5, 2008

Enforcement

Salin Bank and Trust Company, Indianapolis, Indiana -- written agreement with the Federal Reserve Bank of Chicago and the Indiana Department of Financial Institutions.

- Announced, February 4, 2008

H.2 Actions under delegated authority

February 3, 2008 to February 9, 2008

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

Philadelphia

American Bank, Allentown, Pennsylvania -- to establish a branch at 4261 Freemansburg Avenue, Bethlehem Township.

- Approved, February 7, 2008

San Francisco

Hanmi Bank, Los Angeles, California -- to establish branches at 22438 Golden Springs Drive, Diamond Bar, and 10180 Reseda Boulevard, Northridge.

- Approved, February 6, 2008

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at 91 Brookside Avenue.

- Approved, February 8, 2008

St. Louis

Providence Bank, Elsberry, Missouri -- to establish a branch at 301 Broadway, and to relocate its main office to 2415 Carter Lane, Columbia.

- Approved, February 5, 2008

Atlanta

Reliant Bank, Brentwood, Tennessee -- to establish a branch at 6005 Nolensville Pike, Nashville.

- Approved, February 8, 2008

Bank Branches, Domestic

Atlanta

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

- Approved, February 8, 2008

Chicago

Warren Bank, Warren, Michigan -- to establish a branch at 55055 Shelby Road, Shelby Township, Macomb County.

- Approved, February 7, 2008

Bank Holding Companies

Chicago

Anita Bancorporation, Atlantic, Iowa -- waiver of application to acquire MetaBank West Central, Stuart, in connection with its merger with Anita Bancorporation's subsidiary, Rolling Hills Bank & Trust, Atlantic.

- Granted, February 8, 2008

Chicago

Bank of Montreal, Montreal, Canada; Harris Financial Corp., Chicago, Illinois; and Harris Bankcorp, Inc. -- to acquire Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin; Merchants Merger Corp., Brookfield; and Merchants New Merger Corp., and thereby acquire Lincoln State Bank, Milwaukee; Grafton State Bank, Grafton; Community Bank Financial, Oconto Falls; The Reedsburg Bank, Reedsburg; Fortress Bank, Westby; Wisconsin State Bank, Random Lake; Fortress Bank of Cresco, Cresco, Iowa; and shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby acquire Bank of Wausau.

- Approved, February 8, 2008

Bank Holding Companies

Chicago

Bank of Montreal, Montreal, Canada; Harris Financial Corp., Chicago, Illinois; and Harris Bankcorp, Inc. -- to acquire Ozaukee Bank, Cedarburg, Wisconsin.

- Approved, February 8, 2008

Atlanta

Capstone Bancshares, Inc., Tuscaloosa, Alabama -- to become a bank holding company and to acquire South Alabama Holding Company, Inc., McIntosh, and its subsidiary, Southwest Bank of Alabama.

- Approved, February 4, 2008

St. Louis

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

- Approved, February 6, 2008

Philadelphia

ENB Financial Corporation, Ephrata, Pennsylvania -- to become a bank holding company in connection with a reorganization of Ephrata National Bank.

- Withdrawn, February 8, 2008

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- waiver of application to acquire Omega Financial Corporation, State College, in connection with the merger of their subsidiaries, First National Bank of Pennsylvania, Greenville, and Omega Bank, State College.

- Granted, February 8, 2008

Bank Holding Companies

General Counsel

FM Bancorp, Inc., Paxton, Illinois, and Farmers-Merchants National Bank of Paxton -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, February 5, 2008

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- to engage de novo in conducting mortgage banking activities through a joint venture with TheMIGroup Mortgage Resources, Whippany, New Jersey.

- Approved, February 8, 2008

Dallas

Southside Bancshares, Incorporated, Tyler, Texas -- to acquire through its subsidiary, Southside Bank, an interest in Southside Financial Group, LLC, Arlington, and thereby engage in lending activities.

- Approved, February 6, 2008

Dallas

Sterling City Bancshares, Inc. Sterling City, Texas, and The First National Bank of Sterling City -- waiver of application to acquire by merger Bronte Bancshares, Inc., Bronte; Bronte Bancshares - Delaware, Inc., Wilmington, Delaware; and First National Bank in Bronte, Bronte, Texas, in connection with the merger of First National Bank in Bronte and The First National Bank of Sterling City, Sterling City.

- Granted, February 8, 2008

Bank Holding Companies

Secretary

SunTrust Banks, Inc., Atlanta, Georgia -- to acquire GB&T Bancshares, Inc., Gainesville, and thereby acquire its subsidiaries, Gainesville Bank & Trust; Mountain State Bank, Dawsonville; First National Bank of Gwinnett, Duluth; First National Bank of the South, Milledgeville; Home Town Bank of Villa Rica, Villa Rica; Community Trust Bank, Hiram; and United Bank & Trust Company, Rockmart.

- Approved, February 8, 2008

San Francisco

Western Capital Corporation, Boise, Idaho -- to become a bank holding company and to acquire Western Capital Bank (in organization); and for GWY, LLC, Bellevue, Washington, to become a bank holding company and to acquire shares of Western Capital Bank (in organization), Boise, Idaho.

- Approved, February 7, 2008

Bank Mergers

Chicago

Rolling Hills Bank & Trust, Atlantic, Iowa -- to merge with MetaBank West Central, Stuart, and thereby establish branches at 615 South Division Street; 501 Sherman, Menlo; and 101 East Logan, Casey.

- Approved, February 8, 2008

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, February 7, 2008

Banks, Foreign

Director, BS&R

Universidad Externado de Colombia, Bogota, Colombia, Sociedades Bolivar S.A., and Banco Davivienda -- to acquire Bancafe International, Miami, Florida.

- Approved, February 4, 2008

Change In Bank Control

San Francisco

Palomar Enterprises, LLC, Long Beach, California -- change in bank control of Enterprises and its subsidiary bank, Farmers & Merchants Bank of Long Beach.

- Permitted, February 6, 2008

Kansas City

Republic Trinidad Corporation, Houston, Texas -- to retain control of Corporation and its subsidiary bank, First National Bank in Trinidad, Trinidad, Colorado.

- Permitted, February 5, 2008

Extensions Of Time

San Francisco

Castle Creek Capital Partners III, L.P., et al., Rancho Santa Fe, California -- extension to May 16, 2008, to acquire shares of Centennial Bank Holdings, Inc., Denver, Colorado, and its subsidiary, Guaranty Bank and Trust Company.

- Granted, February 7, 2008

Extensions Of Time

San Francisco

Castle Creek Capital Partners III, LP, et al., Rancho Santa Fe, California -- extension to May 26, 2008, to increase their interest in Atlanta Bancorporation, Atlanta, Georgia, and its subsidiary, Bank of Atlanta FSB, and thereby indirectly operate a savings association.

- Granted, February 7, 2008

Membership

Chicago

Morton Community Bank, Morton, Illinois -- to become a member of the Federal Reserve System.

- Approved, February 8, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 9, 2008

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 February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEAPACK-GLADSTONE BANK	* Branch	Peapack-Gladstone Bank, Gladstone, New Jersey, to establish branches to be located at 531 Route 22 East, Whitehouse Station, Hunterdon County, New Jersey (RSSD# 3693074) and 1038 Stelton Road, Piscataway, Middlesex County, New Jersey (RSSD# 3693038).	Newspaper:	02/14/2008
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK PA	* Branch	Susquehanna Bank PA, Lititz, PA to establish a branch office located at 4185 West Market Street, York, PA.	Newspaper:	02/17/2008
			Federal Register:	Not applicable

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 February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the southeast corner of State Route 54 and Grand Boulevard, New Port Richey, FL.	Newspaper:	Not available
			Federal Register:	Not applicable
HUNTINGTON NATIONAL BANK, THE	Other Foreign Investment	Application by The Huntington National Bank, Columbus, Ohio, to form an agreement corporation subsidiary, Creditron Canada Holding Corp., Columbus, Ohio, and retain an 80% ownership interest in Creditron Canada, Inc., Mississauga, Ontario, Canada	Newspaper:	Not applicable
			Federal Register:	Not applicable
PREMIER FINANCIAL BANCORP, INC.	* 3A5	Premier Financial Bancorp Huntington, West Virginia to acquire 100 percent of Traders Bankshares, Inc., Spencer West Virginia, and thereby indirectly acquire Traders Bank, Spencer, West Virginia	Newspaper:	02/25/2008
			Federal Register:	02/22/2008

District: 4

Federal Reserve Bank of Cleveland

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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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 February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK AND TRUST COMPANY	Premises	Citizens Bank and Trust Company, Blackstone, Virginia, to increase its investment in bank premises in the amount of \$207,500.	Newspaper: Federal Register:	Not applicable Not applicable
RBC CENTURA BANK	* 18C	RBC Centura Bank, Raleigh, North Carolina, to merge with Alabama Exchange Bank, Tuskegee, Alabama; Community Bank of Naples, National Association, Naples, Florida; The Peachtree Bank, Duluth, Georgia; Florida Choice Bank, Mount Dora, Florida; Indian River National Bank, Vero Beach, Florida; First American Bank, Birmingham, Alabama; Georgia State Bank, Mableton, Georgia; CypressCoQuina Bank, Ormond Beach, Florida; Millennium Bank, Gainesville, Florida; and First Gulf Bank, National Association, Pensacola, Florida.	Newspaper: Federal Register:	Not available Not applicable

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District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FIRST NBC BANK HOLDING COMPANY	* 4c8	First NBC Bank Holding Company, New Orleans, Louisiana, to acquire through merger, Dryades Bancorp, Inc., and its subsidiary, Dryades Savings Bank, F.S.B., both of New Orleans, Louisiana, and thereby engage in operating a savings association.	Newspaper: Federal Register:	03/09/2008 Not available
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 570 East Parkway, Gatlinburg, Tennessee.	Newspaper: Federal Register:	02/19/2008 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 100 M Street, S.W., Washington, D.C., to be known as the 100 M Street Office.	Newspaper: Federal Register:	02/20/2008 Not applicable

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 February 9, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP OF NEW GLARUS, INC.	* 3A3	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire 100 percent of the voting shares of Bank of Juda, Juda, Wisconsin.	Newspaper: Federal Register:	Not available Not available
BYRON BANK	* Branch	Byron Bank, Byron Center, Michigan, to establish a branch facility to be located at 4024 Park East Court, Kentwood, Michigan.	Newspaper: Federal Register:	02/16/2008 Not applicable
HEARTLAND FINANCIAL USA, INC.	* 3A3	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire at least 80 percent of Minnesota Bank & Trust (in organization), Edina, Minnesota.	Newspaper: Federal Register:	Not available 02/11/2008
LUANA BANCORPORATION	* 3A3	Luana Bancorporation, Luana, Iowa, to acquire 100 percent of First State Bank Iowa, New Hampton, Iowa.	Newspaper: Federal Register:	02/04/2008 02/06/2008
NRBC HOLDING CORPORATION	* 3A1	NRBC Holding Corporation, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of The National Republic Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/25/2008
WEST SUBURBAN BANCORP, INC.	* 3A3	West Suburban Bancorp, Lombard, Illinois, to acquire 100 percent of the voting shares of G.R. Bancorp, Ltd., Grand Ridge, Illinois, and thereby indirectly acquire The First National Bank of Grand Ridge, Grand Ridge, Illinois.	Newspaper: Federal Register:	02/27/2008 03/03/2008

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 February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DKB BANCSHARES, INC.	* 3A1	DKB Bancshares, Inc., Birch Tree, Missouri, to become a bank holding company by acquiring 100 percent of Bank of Birch Tree, Birch Tree, Missouri.	Newspaper:	03/07/2008
			Federal Register:	03/07/2008

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLATHEAD HOLDING COMPANY OF BIGFORK	CIC	Notice by Lawrence W. Jochim Revocable Trust, Lawrence W. Jochim as trustee and individually, Bigfork, Montana; Cindy Jochim and Richard Jochim, both of Bigfork, Montana; Todd Jochim, Lakeside, Montana; Lesley Jungers, Seeley Lake, Montana; Karla Langlois, Missoula, Montana; and Marcus Jochim and Beverly Jochim, both of Inverness, Montana, acting as a group in concert, to gain control of Flathead Holding Company of Bigfork, Montana, and thereby indirectly gain control of Flathead Bank of Bigfork, Bigfork, Montana. In addition, notice by Gib S. Nichols Living Trust and Sarah E. Nichols Living Trust, Gib Nichols and Sarah Nichols as trustees of each trust and individually, Vancouver, Washington; James Brendan Nichols, West Linn, Oregon; Shaun Nichols, Tuscon, Arizona; Norris D. Nichols, Helena, Montana, Karyl Arndt, Aurora, Colorado; and Roseanne Hesper, Mahtomedi, Minnesota, acting as a group in concert, to gain control of Flathead Holding Company of Bigfork, Bigfork, Montana, and thereby indirectly gain control of Flathead Bank of Bigfork, Bigfork, Montana.	Newspaper: Federal Register:	Not available 02/13/2008
MILLS FINANCIAL SERVICES INC.	* 3A1	Mills Financial Services, Inc., Brainerd, Minnesota, to become a bank holding company by acquiring 100 percent of First Security Bank - Sanborn, Sanborn, Minnesota.	Newspaper: Federal Register:	Not available 03/04/2008
UNITED CITIZENS 401(K) SAVINGS PLAN	* 3A1	United Citizens 401(K) Savings Plan, Osseo, Wisconsin, to become a bank holding company by acquiring up to 56 percent of the Class A common stock of United Bancorporation, Osseo, Wisconsin, and thereby indirectly acquire United Bank, Osseo, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; Lincoln Community Bank, Merrill, Wisconsin; Bank of Poynette, Poynette, Wisconsin; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois, South Dakota.	Newspaper: Federal Register:	02/09/2008 02/01/2008

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 9, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISTATE BANK	Premises	AmeriState Bank, Atoka, Oklahoma, to increase its investment in bank premises in the amount of \$850,000.	Newspaper: Federal Register:	Not applicable Not applicable
ENB ACQUISITION CORPORATION	* 3A1	ENB Acquisition Corporation, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Exchange Bancshares of Moore, Inc., parent of Exchange National Bank of Moore, Moore, Oklahoma.	Newspaper: Federal Register:	02/22/2008 03/03/2008
FREEDOM BANCSHARES, INC.	CIC	Notice by Kelly J. Schoen to acquire control of Freedom Bancshares, Inc., parent of Freedom Bank, all of Overland Park, Kansas, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 02/21/2008
UNITED BANCSHARES, INC.	* 3A1	United Bancshares, Inc., Garden City, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Garden City State Bank, Garden City, Kansas.	Newspaper: Federal Register:	03/05/2008 03/06/2008
UNITED BANK & TRUST	* 18C * Branch	United Bank & Trust, Marysville, Kansas, to purchase certain assets and assume certain liabilities of the Beattie, Kansas branch of Bank of Prairie, Olathe, Kansas, and to operate a full-service branch at such location.	Newspaper: Federal Register:	03/08/2008 Not applicable

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	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 9, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDREWS HOLDING COMPANY	* 3A3	Andrews Holding Company, Andrews, Texas, to acquire 100 percent of Kent County State Bank, Jayton, Texas.	Newspaper: Federal Register:	03/01/2008 03/03/2008
CAPITAL BANCORP, INC.	CIC	Notice by Mr. William Glover Loftin, Delhi, Louisiana, to acquire 35,230 shares or 14.68 percent of Capital Bancorp, Inc., Delhi, Louisiana, and indirectly acquire Commercial Capital Bank, Delhi, Louisiana.	Newspaper: Federal Register:	02/20/2008 02/15/2008
RELATIONSHIP FINANCIAL CORPORATION	* 3A1	Relationship Financial Corporation, Kerrville, Texas, to become a bank holding company by acquiring 100 percent of Guadalupe National Bank, Kerrville, Texas (in organization).	Newspaper: Federal Register:	02/21/2008 02/22/2008

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 February 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
UCBH HOLDINGS, INC.	* 3A3	UCBH Holdings, Inc., San Francisco, California, to acquire up to 6.52 percent of First American International Corporation, and thereby indirectly its subsidiary, First American International Bank, both of Brooklyn, New York.	Newspaper:	Not available
			Federal Register:	02/22/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act