
Federal Reserve Release



H.2

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

No. 15

Week Ending April 12, 2008

Testimony And Statements

FHA Housing Stabilization and Homeownership Act -- statement by Governor Kroszner before the House Committee on Financial Services on April 9, 2008.

- Reviewed, April 8, 2008

Financial Literacy -- statement by Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, before the House Committee on Financial Services on April 15, 2008.

- Reviewed, April 11, 2008

Bank Holding Companies

Wells Fargo & Co., San Francisco, California -- to engage on a limited basis in physical commodity trading activities.

- Approved, April 10, 2008

Regulations And Policies

Financial Institutions Examinations -- interagency report to Congress on federal banking agencies' efforts to coordinate examinations and supervision of institutions as required by section 305 of the Riegle Community Development and Regulatory Improvement Act.

- Approved, April 1, 2008

(A/C)

H.2 Actions under delegated authority

April 6, 2008 to April 12, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 139 Gage Drive, Hollister, Missouri.

- Approved, April 9, 2008

Atlanta

Bank of Saint Petersburg, Tampa, Florida -- to establish a branch at 3100 Tampa Road, Palm Harbor.

- Approved, April 7, 2008

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 152 Capcom Avenue, Wake Forest.

- Approved, April 7, 2008

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 14000 West North Avenue, Brookfield.

- Approved, April 7, 2008

Kansas City

Premier Bank, Lenexa, Kansas -- to establish a branch at 2701 Shawnee Mission Parkway, Fairway.

- Approved, April 7, 2008

Bank Holding Companies

San Francisco

AmBancorp, Provo, Utah -- to become a bank holding company and to acquire American Bank of Commerce, Inc., Provo.

- Approved, April 11, 2008

Kansas City

Bancorp II, Inc., Stilwell, Kansas -- relief from a commitment.

- Granted, April 11, 2008

Dallas

Commerce Financial Corporation, Corpus Christi, Texas -- to become a bank holding company and to acquire Security State Bancshares, Inc., Stockdale, and thereby indirectly acquire Security State Bank.

- Approved, April 10, 2008

Kansas City

Erick Bancshares, Inc., Erick, Oklahoma -- relief from certain commitments.

- Granted, April 7, 2008

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to merge with First Community Holding Company, Hammond, and thereby acquire its subsidiary bank, First Community Bank.

- Withdrawn, April 10, 2008

Bank Holding Companies

Kansas City

First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado, and First Liberty Capital Corporation -- to acquire shares of First Mountain Bank, Leadville.

- Approved, April 7, 2008

Kansas City

Grant County Bank Employee Stock Ownership Plan, Ulysses, Kansas -- to acquire shares of Resource One, Inc., and its subsidiary bank, Grant County Bank, Ulysses.

- Approved, April 9, 2008

Chicago

NBE Bancshares, Inc., Earlville, Illinois -- to acquire shares of Best Yet Mortgage LLC, Paw Paw, and thereby engage de novo in mortgage brokerage activities.

- Approved, April 10, 2008

Atlanta

North Alabama Bancshares, Inc., Hazel Green, Alabama -- to become a bank holding company and to acquire North Alabama Bank, Hazel Green.

- Approved, April 11, 2008

Dallas

Red River Bancorp, Inc., Gainesville, Texas -- to acquire by merger Saint Jo Bancshares, Inc., Saint Jo; and thereby indirectly acquire First Financial Company of Saint Jo, Dover, Delaware; and First National Bank, Saint Jo, Texas.

- Approved, April 9, 2008

Bank Holding Companies

San Francisco

W.T.B. Financial Corporation, Spokane, Washington -- to increase its ownership of IT-Lifeline, Inc., Liberty Lake.

- Approved, April 10, 2008

Bank Mergers

St. Louis

The Farmers & Merchants Bank, Stuttgart, Arkansas -- to merge with Chart Bank, Perryville, and to retain the acquired facilities as branches.

- Approved, April 10, 2008

Chicago

State Bank of the Lakes, Antioch, Illinois -- to purchase the assets and assume the liabilities of the Lake Villa branch of Libertyville Bank and Trust Company, Libertyville, and thereby establish a branch at 345 South Milwaukee Avenue, Lake Villa.

- Approved, April 7, 2008

Change In Bank Control

Cleveland

FC Banc Corp, Bucyrus, Ohio -- change in bank control of Banc Corp and its subsidiary bank, Farmers Citizens Bank.

- Permitted, March 26, 2008

(A/C)

Extensions Of Time

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- extension to November 30, 2008, to establish a branch at Out-Parcel A, Red Mill Walk, Upton Drive, Virginia Beach.

- Granted, April 7, 2008

Membership

St. Louis

Old Missouri Bank, Springfield, Missouri -- to become a member of the Federal Reserve System.

- Approved, April 7, 2008

Chicago

State Bank of Lawler (to be renamed Bank Iowa), New Hampton, Iowa -- to become a member of the Federal Reserve System.

- Approved, April 8, 2008

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting held on March 18, 2008, and of the conference call held on March 10, 2008.

- Published, April 8, 2008

Secretary

Regulation R -- technical amendments to Regulation R (Docket No. R-1274).

- Approved, April 11, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREEN VALLEY BANCORP, MHC	* 3A1	Application by Green Valley Bancorp, MHC, and Green Valley Bancorp, Inc, both of Southbridge, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Southbridge Savings Bank, Southbridge, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

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 April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	FBSEA	Banco do Brasil, S.A., Brasilia, Brazil, to establish a representative office in Orlando, Florida.	Newspaper: Federal Register:	Not available Not applicable
BANK OF NEW YORK MELLON CORPORATION, THE	CIC * 18C	The Bank of New York, New York, New York, to merge with BNY Mellon Interim Institutional National Bank, Pittsburgh, Pennsylvania and to acquire 100 percent of the shares of Mellon Overseas Investment Corporation, Greenville, Delaware.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ENB FINANCIAL CORP	* 3A1	ENB Financial Corporation, Ephrata, PA to become a bank holding company in connection with the reorganization of Ephrata National Bank, Ephrata, PA, merging with and into The Ephrata Interim National Bank, Ephrata PA.	Newspaper:	05/02/2008
			Federal Register:	05/02/2008
HIBSHMAN TRUST FOR EPHRATA NATIONAL BANK STOCK, THE	* 3A3	The Hibshman Trust for Ephrata National Bank Stock, Ephrata, PA, to acquire 31.2% ENB Financial Corp., Ephrata, PA, and thereby indirectly acquire Ephrata National Bank, Ephrata, PA.	Newspaper:	05/05/2008
			Federal Register:	05/05/2008

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 April 12, 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
NEW RICHMOND BANCORPORATION	CIC	<p>Interagency Notices of Change in Bank Control filed by:</p> <p>(1.) Jay L. Dunlap, Lincoln, NB to retain voting authority granted by proxy from Mark Dunlap over 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(2.) Samad Yaltaghian, Rusden, Northants, England, to acquire 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(3.) Jay L. Dunlap, Lincoln, NB and Samad Yaltaghian, Rusden, Northants, England, in concert resulting from a proxy to vote 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH granted to Jay L. Dunlap by Samad Yaltaghian.</p>	Newspaper:	Not available
			Federal Register:	Not available

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 April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMPTON ROADS BANKSHARES, INC.	* 3A5	Hampton Roads Bankshares, Inc., Norfolk, Virginia, to acquire 100% of the voting securities of Shore Financial Corporation, Onley, Virginia, and thereby indirectly acquire Shore Bank, Onley, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 12, 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
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish branches at the following locations: the intersection of North 91st Avenue and West Thomas Road, Phoenix, Arizona, to be known as the Phoenix-91st Branch; 9801 Grant Street, Thornton, Colorado, to be known as the Thornton-Grant Branch; near the intersection of San Jose Boulevard (S.R. 13) and Race Track Road, Jacksonville, Florida, to be known as the Jacksonville-Julington Creek Branch; 9500 Sage Road Southwest, Albuquerque, New Mexico, to be known as the Albuquerque-Sage Road Branch; and 10635 Louetta Road, Houston, Texas, to be known as the Houston-Louetta Branch.	Newspaper: Federal Register:	04/15/2008 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	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANK OF ILLINOIS	Member * 18C * Branch	Alpine Bank of Illinois, Rockford, Illinois, to become a member of the Federal Reserve System, and by Alpine Bank of Illinois, Rockford, Illinois, to merge with Belvidere National Bank & Trust Company, Belvidere, Illinois, and thereby to establish 7 branches.	Newspaper: Federal Register:	04/18/2008 Not applicable
CLARKSTON FINANCIAL CORPORATION	4c8	Clarkston Financial Corporation, Waterford, Michigan, proposes to engage de novo in data processing and management consulting services.	Newspaper: Federal Register:	Not applicable Not available
DART FINANCIAL CORPORATION	* 3A1	Dart Financial Corporation, Mason, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of The Dart Bank, Mason, Michigan.	Newspaper: Federal Register:	Not available 05/12/2008
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5	MainSource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of 1st Independence Financial Group, Inc., Louisville, Kentucky, and thereby indirectly acquire 1st Independence Bank, Louisville, Kentucky.	Newspaper: Federal Register:	Not available 05/02/2008
MIDSTATE FINANCIAL CORPORATION	CIC	Notice by Fred W. McKee, Indianapolis, Indiana, Grace M. Norris, Indianapolis, Indiana, George D. McKee, Binghamton, New York, and David H. McKee, Indianapolis, Indiana, to retain their ownership of greater than 25 percent of the outstanding stock of Midstate Financial Corporation, Brownsburg, Indiana, and thereby indirectly retain Hendricks County Bank & Trust Company, Brownsburg, Indiana.	Newspaper: Federal Register:	Not available 04/28/2008
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan, to acquire 100 percent of the voting shares of Grand Haven Bank, Grand Haven, Michigan, Kent Commerce Bank, Kentwood, Michigan, Muskegon Commerce Bank, Muskegon, Michigan, and Paragon Bank & Trust, Holland, Michigan.	Newspaper: Federal Register:	Not available 05/02/2008

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPENCE LIMITED L.P.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, Spence Limited, L.P., Nashville, Tennessee and Financial Junk, L.L.C., Nashville, Tennessee, to each acquire 22% of Alliant Bank, Sedgwick, Kansas; 9% of Farmers Savings Bank, Keota, Iowa; 20% of Gorham State Bank, Gorham, Kansas; 10% of Greensburg State Bank, Greensburg, Kansas; 8% of Kansas State Bank, Overbrook, Kansas; 15% of Leonardville State Bank, Leonardville, Kansas; 8% of Marquette Farmers State Bank, Marquette, Kansas; 19% of Community Shores Bank Corporation, Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan; 15% of Allegiance Bank of North America, Bala Cynwyd, Pennsylvania; 15% of Bay Commercial Bank, Walnut Creek, California; 9.90% of Cornerstone Bank, Moorestown, New Jersey; 6% of SFB Bancorp, Inc., Elizabethton, Tennessee, and indirectly acquire Security Federal Bank, Elizabethton, Tennessee, and thereby to operate a savings association, and 9.9% of Quaint Oak Bancorp, Southampton, Pennsylvania, and indirectly acquire Quaint Oak Savings Bank, Southampton, Pennsylvania, and thereby operate a savings association.	Newspaper:	04/25/2008
	* 4c8		Federal Register:	05/12/2008
SPENCE LIMITED L.P.	* 3A1	Spence Limited, L.P., Nashville, Tennessee and Financial Junk, L.L.C., Nashville, Tennessee, to each become a bank holding company by acquiring 48 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.	Newspaper:	04/25/2008
			Federal Register:	05/12/2008
WISCONSIN BANCORP, INC.	* 3A1	Wisconsin Bancorp, Inc., Milwaukee, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Mid America Bank, Janesville, Wisconsin.	Newspaper:	Not available
			Federal Register:	04/07/2008

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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 April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL SERVICE CORPORATION	* 3A5	First Financial Service Corporation, Elizabethtown, Kentucky, to merge with FSB Bancshares, Inc., Lanesville, Indiana, and thereby indirectly acquire The Farmers State Bank, Lanesville, Indiana.	Newspaper: Federal Register:	05/16/2008 05/02/2008
RELIABLE COMMUNITY BANCSHARES, INC.	* 3A3 * 3A1	Reliable Community Bancshares, Inc., Perryville, Missouri, to acquire 100 percent of Countryside Bancshares, Inc., Republic, Missouri, and thereby indirectly acquire Countryside Bank, Republic, Missouri. Also, a companion filing for Countryside Acquisition Corporation, Perryville, Missouri, to become a bank holding company by acquiring 100 percent of Countryside Bancshares, Inc., Republic, Missouri, and thereby indirectly acquire Countryside Bank, Republic, Missouri.	Newspaper: Federal Register:	05/02/2008 05/05/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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NONE			

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST BANK	* Branch	1st Bank, Evanston, Wyoming, to establish a branch to be located at 1010 Wilson Street Pinedale, Wyoming.	Newspaper: Federal Register:	04/11/2008 Not applicable
CENTRAL BANCSHARES, INC.	CIC	Change in Control notice by John M. Morrison Revocable Trust #4, dated January 18, 2000, John M. Morrison Trustee, Naples, Florida, to gain control of Central Bancshares Inc., Golden Valley, Minnesota and thereby indirectly gain control of Central Bank, Stillwater, Minnesota.	Newspaper: Federal Register:	03/22/2008 04/07/2008
FRANDSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Anderson Financial Group, Inc., Wayzata, Minnesota and thereby indirectly acquire Northern National Bank, Nisswa, Minnesota.	Newspaper: Federal Register:	04/29/2008 04/17/2008
FRANDSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Tower Bancshares, Inc., Cloquet, Minnesota, and thereby indirectly acquire State Bank of Tower, Tower, Minnesota.	Newspaper: Federal Register:	04/29/2008 04/17/2008
KIRKWOOD BANCORPORATION CO.	* 3A3 * 3A1	Kirkwood Bancorporation Co., Bismarck, North Dakota, to acquire 27.67% of Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and thereby indirectly acquire Kirkwood Bank of Nevada, Las Vegas, Nevada, a de novo bank.	Newspaper: Federal Register:	Not available 04/28/2008
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Louis B. Olsen, Eagan, Minnesota, to acquire 23% of the shares of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper: Federal Register:	04/21/2008 04/09/2008
SUPERIOR BANCORPORATION, LTD.	CIC	Notice by Timothy A. Tierney, Madison, Wisconsin, as an individual, and as a group acting in concert with Mark R. Tierney, Superior, Wisconsin, David S. Tierney, Eden Prairie, Minnesota, the Robert V. Tierney Trust, Timothy Tierney as trustee, Madison, Wisconsin, and the Faith M. Tierney Trust, Timothy Tierney as trustee, Madison, Wisconsin, to acquire control of Superior Bancorporation LTD, Superior, Wisconsin, and thereby indirectly acquire control of Community Bank Superior, Superior, Wisconsin.	Newspaper: Federal Register:	04/21/2008 04/18/2008

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District: 9

Federal Reserve Bank of Minneapolis

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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 April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DUROC INVESTMENT COMPANY	CIC	Notice by Ricky Kunze, Roca, Nebraska, individually and as a member of the Kunze family group; and Amy Hunzeker and John Kostecka, both of Table Rock, Nebraska; Michelle Phillips, Omaha, Nebraska, and Spencer Kunze, Roca, Nebraska; all as members of the Kunze family group, to acquire control of Duroc Investment Company, parent of State Bank of Table Rock, both in Table Rock, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	04/23/2008 04/16/2008
FIRST FINANCIAL BANCSHARES, INC.	* 3A3	First Financial Bancshares, Inc., Lawrence, Kansas, to acquire 100 percent of the voting shares of Great American Bank, De Soto, Kansas.	Newspaper: Federal Register:	Not available 05/12/2008
HEALTHCARE BANCORP, INC.	CIC	Notice by Gentner F. Drummond, Tulsa, Oklahoma, to acquire control of Healthcare Bancorp, Inc., parent of First Bankcentre, both of Broken Arrow, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	04/30/2008 04/16/2008
REPUBLIC FINANCIAL CORPORATION	CIC	Notice by Robert I. Guenther, Newton, Kansas, and Ivan D. Knudsen, Wichita, Kansas, as co-trustees of the V. Jerry Blue Master Trust, to acquire control of Republic Financial Corporation, parent of Southwest National Bank, both in Wichita, Kansas, as fiduciaries.	Newspaper: Federal Register:	04/25/2008 04/22/2008

* Subject to the provisions of the Community Reinvestment Act

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
175056	BANK OF WESTERN OK, ELK CITY, OKLAHOMA	12/17/2007	03/17/2008	S	Small Bank

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 April 12, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALGODON DE CALIDAD BANCSHARES, INC.	* 3A1	Algodon de Calidad Bancshares, Inc., Abernathy, Texas, to become a bank holding company by acquiring 100 percent of The First State Bank, Abernathy, Texas.	Newspaper: Federal Register:	05/09/2008 Not available
BLACK CAT FINANCIAL CORP	* 3A1	Black Cat Financial Corp., Winnfield, Louisiana, to become a bank holding company by acquiring 100 percent of Bank of Winnfield & Trust Company, Winnfield, Louisiana.	Newspaper: Federal Register:	04/09/2008 05/09/2008
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch at 4002 16th Street, Lubbock, Texas 79416.	Newspaper: Federal Register:	04/23/2008 Not applicable
WEST BANCSHARES, INC.	CIC	Notices by Ms. Laura Lankford, West, Texas; Mr. George B. Graves, Jr., Waco, Texas; and Ms. Sarah Lou Bracken, Waco, Texas, to acquire 37.04 percent; 27.93 percent; and 26.33 percent, respectively, of West Bancshares, Inc., West, Texas, and indirectly acquire Pointwest Bank, West, Texas.	Newspaper: Federal Register:	Not available 04/22/2008

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 April 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A1	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, and Carpenter Community Bancfund-A, L.P., all of Irvine, California, to become bank holding companies by acquiring 24.3 percent of Mission Community Bancorp, and thereby its subsidiary, Mission Community Bank, both of San Luis Obispo, California.	Newspaper: Federal Register:	Not available 05/02/2008
Oak Valley Bancorp	3A1	Oak Valley Bancorp to become a bank holding company by acquiring 100 percent of Oak Valley Community Bank, both of Oakdale, California.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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