
Federal Reserve Release



H.2

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

No. 17

Week Ending April 26, 2008

Testimony And Statements

Sovereign Wealth Funds -- statement by Scott G. Alvarez, general counsel, before the Senate Committee on Banking, Housing, and Urban Affairs on investments by sovereign wealth funds in U.S. banks and bank holding companies.

- Published, April 24, 2008

Personnel

Management Division -- appointment of Donald A. Spicer as deputy director; Elaine M. Boutilier and Charles F. O'Malley as deputy associate directors; William L. Mitchell as associate director and chief financial officer; James R. Riesz as associate director; Christopher J. Suma, Jeffrey R. Peirce, and Theresa A. Trimble as assistant directors; and Carol Sanders as special adviser, effective April 27; and Michell C. Clark as deputy director, effective May 5, 2008.

- Announced, April 22, 2008

H.2 Actions under delegated authority

April 20, 2008 to April 26, 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 1133 North Bryant Avenue, Edmond, Oklahoma.

- Approved, April 22, 2008

Secretary

Citizens Bank, Flint, Michigan -- to establish a branch at 32507 Northwestern Highway, Farmington Hills.

- Approved, April 25, 2008

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 320 Main Street, Carbondale.

- Withdrawn, April 21, 2008

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 858 Arnold Commons Drive, Arnold.

- Approved, April 21, 2008

Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at 905 University Avenue, Las Cruces.

- Approved, April 23, 2008

Bank Holding Companies

Richmond

Alliance Financial Corporation, Gastonia, North Carolina -- to become a bank holding company and to acquire Alliance Bank & Trust Company, Gastonia.

- Approved, April 25, 2008

Atlanta

ATB Management, LLC, Birmingham, Alabama, and ATB Holdings, LLC -- to acquire shares of Guardian Bancshares, Inc., Sylacauga, and its subsidiary, Alabama Trust Bank, N.A.

- Approved, April 23, 2008

Dallas

Central Bancorp, Inc., Garland, Texas -- to acquire Jones County Bank, Haddock, Georgia.

- Approved, April 23, 2008

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- to acquire additional shares of First Southern Bank, Batesville.

- Approved, April 23, 2008

Dallas

CTB Financial Corporation, Ruston, Louisiana -- to acquire Community Trust Bank of Texas, Dallas, Texas, a de novo bank.

- Approved, April 21, 2008

Chicago

Fentura Financial, Inc., Fenton, Michigan -- relief from certain commitments.

- Withdrawn, April 22, 2008

Bank Holding Companies

Atlanta

Gateway Financial Holdings of Florida, Inc., Daytona Beach, Florida -- to acquire Gateway Bank of Southwest Florida, Sarasota, (in organization).

- Approved, April 22, 2008

New York

National Australia Bank Limited, Melbourne, Australia; National Equities Limited A.B.N., National Americas Investment, Inc., New York, New York; and National Americas Holdings LLC -- to become a bank holding company and to acquire Great Western Bancorporation, Inc., Omaha, Nebraska, and Great Western Bank, Watertown, South Dakota.

- Approved, April 25, 2008

Atlanta

Resurgens Bancorp, Inc., Atlanta, Georgia -- to become a bank holding company and to acquire Resurgens Bank, Atlanta, (in organization).

- Approved, April 25, 2008

Richmond

Select Bancorp, Inc., Greenville, North Carolina -- to become a bank holding company and to acquire Select Bank & Trust Company, Greenville.

- Approved, April 24, 2008

New York

Tompkins Financial Corporation, Ithaca, New York -- to acquire Sleepy Hollow Bancorp Inc., Sleepy Hollow, and Sleepy Hollow Bank.

- Approved, April 21, 2008

Bank Holding Companies

New York

Valley National Bank, Passaic, New Jersey -- waiver of application for Valley National Bancorp, Wayne, to acquire Greater Community Bancorp, Totowa, in connection with the merger of their subsidiaries, Valley National Bank, Passaic, and Greater Community Bank, Totowa.

- Granted, April 24, 2008

Secretary

Wells Fargo & Company, San Francisco, California -- to acquire The Jackson State Bank & Trust, Jackson, Wyoming; Shoshone First Bank, Cody; Sheridan State Bank, Sheridan; and First State Bank of Pinedale, Pinedale; and to acquire certain assets and liabilities of their parent holding company, United Bancorporation of Wyoming, Inc, Jackson.

- Approved, April 25, 2008

Change In Bank Control

Minneapolis

Central Bancshares, Inc., Golden Valley, Minnesota -- change in bank control of Bancshares and its subsidiary bank, Central Bank, Stillwater.

- Permitted, April 24, 2008

Extensions Of Time

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- extension to July 22, 2008, to acquire shares of Colonia Bank (in organization), Phoenix, Arizona, and for Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company and to acquire shares of Colonia Bank (in organization).

- Granted, April 23, 2008

Extensions Of Time

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- extension to July 24, 2008, to acquire shares of Reidsville Community Bank (in organization), Reidsville, North Carolina, and for Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company and to acquire shares of Reidsville Community Bank (in organization).

- Granted, April 23, 2008

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- extension to July 24, 2008, to acquire shares of Pisgah Community Bank (in organization), Asheville, North Carolina, and for Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company and to acquire shares of Pisgah Community Bank (in organization).

- Granted, April 23, 2008

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to July 26, 2008, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, April 24, 2008

Membership

Chicago

Alpine Bank of Illinois, Rockford, Illinois -- to become a member of the Federal Reserve System and to merge with Belvidere National Bank & Trust Company, Belvidere, and thereby establish seven branches.

- Approved, April 23, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESB BANCORP MHC	* 3A1	Application by ESB Bancorp, MHC and ESB Bancorp, Inc., both of Easthampton, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Easthampton Savings Bank, Easthampton, 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:	05/22/2008
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:	05/05/2008

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 26, 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:	05/12/2008
			Federal Register:	Not applicable
First State Bancorp NJ, Inc.	3A1	First State Bancorp NJ, Inc., to form a one-bank holding company, pursuant to Section 3(a)(5)(C) of the Bank Holding Company Act and Section 225.17 of Regulation Y, by acquiring First State Bank, both of Cranford, New Jersey.	Newspaper:	Not applicable
			Federal Register:	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	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
Integrity Bancshares, Inc.	* 3A1	Integrity Bancshares, Inc., Camp Hill, PA, to become a bank holding company by acquiring Integrity Bank, Camp Hill, PA.	Newspaper:	05/23/2008
			Federal Register:	05/23/2008

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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833271	CONESTOGA BK, CHESTER SPRINGS, PENNSYLVANIA	10/29/2007	04/08/2008	O	Int Sm Bank

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 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SOUTHERN BANCORP, INC.	* 4c8	First Southern Bancorp, Inc., Stanford, KY to make a non-controlling investment acquiring up to 24.99 percent acquire of the outstanding voting shares of CKF Bancorp, Inc., Danville, KY pursuant to section 4(c)(8) of the BHC Act	Newspaper:	05/19/2008
			Federal Register:	05/26/2008
NEW RICHMOND BANCORPORATION	CIC	Interagency Notices of Change in Bank Control filed by: (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; (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; (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.	Newspaper:	Not available
			Federal Register:	Not available
WHITAKER BANK CORPORATION OF KENTUCKY	* 3A3 * 18C * Branch	Whitaker Bank Corporation of Kentucky, Lexington, KY to acquire State Financial Services, Inc., Harrodsburg, KY pursuant to section 3 of the BHC Act AND State Bank & Trust, Harrodsburg, KY to merge with and into Whitaker Bank, Inc., Lexington, KY pursuant to Section 18(c) of the FDIC Act.	Newspaper:	05/23/2008
			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 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANK	* Branch	HomeTown Bank, Roanoke, Virginia, proposes to establish a branch at 1540 Roanoke Street, Christiansburg, Virginia.	Newspaper:	05/01/2008
			Federal Register:	Not applicable
VALLEY BANK	* Branch	Valley Bank, Roanoke, Virginia, proposes to establish a branch at 4003 Challenger Avenue, Roanoke, Virginia.	Newspaper:	05/08/2008
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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.

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 April 26, 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
VERITY CAPITAL GROUP INC.	* 3A1	Verity Capital Group, Inc., Dahlonega, Georgia, to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Verity Bank, Winder, Georgia (in organization).	Newspaper: Federal Register:	05/23/2008 Not available

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
539032	BANK INDEP, SHEFFIELD, ALABAMA	11/05/2007	02/25/2008	S	Large Bank
177135	FIRST PROGRESSIVE BK, BREWTON, ALABAMA	09/24/2007	01/03/2008	S	Small Bank

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 April 26, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE SHORE WISCONSIN CORPORATION	* 3A1	Lake Shore Wisconsin Corporation, Sheboygan, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Lake Shore Bank (in organization), Sheboygan, Wisconsin.	Newspaper: Federal Register:	Not available 05/22/2008
LIBERTY FINANCIAL SERVICES, INC.	* 3A3	Liberty Financial Services, Inc., Sioux City, Iowa, to acquire 100 percent of Valley Bank N.A., Elk Point, South Dakota.	Newspaper: Federal Register:	Not available 05/26/2008
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:	04/23/2008 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

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
440446	WEST CHESTER SVG BK, WASHINGTON, IOWA	12/10/2007	04/04/2008	S	Small Bank

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 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCOMPANY	* 3A3	Central Banccompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Holden Bancshares, Inc., Holden, Missouri, and thereby indirectly acquire Bank of Holden, Holden, Missouri.	Newspaper: Federal Register:	Not available 05/26/2008
FIRST NATIONAL CORPORATION OF WYNNE	* 3A3	First National Corporation of Wynne, Wynne, Arkansas, to acquire 35 percent of Twin Lakes Bancshares, Inc., Flippin, Arkansas, and thereby retain control of Twin Lakes Community Bank, Flippin, Arkansas, and indirectly acquire Bank of Salem, Salem, Arkansas.	Newspaper: Federal Register:	05/18/2008 05/23/2008
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:	05/16/2008 05/05/2008
TWIN LAKES BANCSHARES, INC.	* 3A1 * 3A3	Twin Lakes Bancshares, Inc., Flippin, Arkansas, to become a bank holding company by acquiring 100 percent of Twin Lakes Community Bank, Flippin, Arkansas. Also, a companion filing by Twin Lakes Bancshares, Inc., to acquire 100 percent of Bank of Salem, Salem, Arkansas, immediately following the bank holding company formation.	Newspaper: Federal Register:	05/18/2008 05/23/2008

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 26, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Inc., Hazen, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to increase its ownership to 19.20%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
JACKASS CREEK LAND & LIVESTOCK COMPANY	CIC	Change in Control notice by James A. McLean, Trustee of the JCLL 2007 Irrevocable Trust B and Trust T, Bozeman, Montana, Virginia B. Combs, Ennis, Montana, Peter T. Combs, individually, and as trustee of the Plotinus Trust, C. Bruce Combs, Bozeman, Montana, and Timothy Combs, Ennis, Montana, as a group acting in concert to gain control of Jackass Creek Land & Livestock Company, Ennis, Montana.	Newspaper: Federal Register:	Not available Not available
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:	04/25/2008 04/28/2008
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to maintain its 33.33% ownership, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
NORTH STAR HOLDING COMPANY, INC.	* 3A3	North Star Holding Company, Inc., Jamestown, North Dakota, to acquire 100% of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
WISHEK BANCORPORATION, INC.	* 3A3	Wishek Bancorporation, Inc., Wishek, North Dakota, through its 28.26% ownership of North Star Holding Company, Inc., Jamestown, North Dakota, to acquire indirect control of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
763556	PLAZA PARK ST BK, WAITE PARK, MINNESOTA	12/10/2007	04/16/2008	S	Small Bank

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 April 26, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MIAMI BANCSHARES, INC.	CIC	Notice by Charles C. Neal, Miami, Oklahoma, individually and as trustee of the Charles A. Neal Revocable Trust, and by Charles C. Neal, Ann L. Neal and Jane E. Neal, all of Miami, Oklahoma; Elizabeth Edwards, Argyle, Texas; and Mary K. Neal, University City, Missouri, as members of the Neal family group, to retain control of First Miami Bancshares, Inc., parent of The First National Bank and Trust Company of Miami, Miami, Oklahoma, and Bank of Billings, Billings, Missouri, through the retention of voting shares.	Newspaper: Federal Register:	05/01/2008 05/07/2008
KAW VALLEY STATE BANK AND TRUST COMPANY	* 18C * Branch	Kaw Valley State Bank and Trust Company, Wamego, Kansas, to merge with The First National Bank of Clifton, Clifton, Kansas, and incident thereto to establish two branches, and to operate under the title of Kaw Valley Bank and Trust Company, Wamego, Kansas.	Newspaper: Federal Register:	05/15/2008 Not applicable
MOUNTAIN VALLEY BANCSHARES, INC.	3A1	Mountain Valley Bancshares, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Mountain Valley Bank, both in Walden, Colorado.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 26, 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 05/16/2008
BI-STONE BANCSHARES, INC.	CIC	Notice by Greg S. Stubbs and Jennifer J. Stubbs, Groesbeck, Texas, to acquire an interest in Bi-Stone Bancshares, Inc., Mexia, Texas, and indirectly acquire Incommons Bank, N.A., Mexia, Texas.	Newspaper: Federal Register:	Not available Not available
BI-STONE BANCSHARES, INC.	CIC	Notice by Brad Butler and Denise Butler, Wortham, Texas, to acquire an interest in Bi-Stone Bancshares, Inc., Mexia, Texas, and indirectly acquire Incommons Bank, N.A., Mexia, Texas.	Newspaper: Federal Register:	Not available Not available
NEW MEXICO FIRST FINANCIAL, INC.	CIC	Notice by Mr. Kelly O. Dunn, Scottsdale, Arizona, and Mr. Larry Lee Sheffield, Phoenix, Arizona, et al, acting in concert, to acquire control of New Mexico First Financial, Inc., Las Cruces, New Mexico, and indirectly acquire Mesilla Valley Bank, Las Cruces, New Mexico.	Newspaper: Federal Register:	Not available Not available
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

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:

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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 April 26, 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:	05/06/2008 05/02/2008
Gateway Pacific Bancorp	* 3A1	Gateway Pacific Bancorp to become a bank holding company by acquiring 100 percent of Gateway Pacific Bank (In Organization), both of National City, California.	Newspaper: Federal Register:	Not available 05/26/2008
LA JOLLA PACIFIC BANCORP	* 3A1	La Jolla Pacific Bancorp to become a bank holding company by acquiring 100 percent of Home Bank of California, both of San Diego, California.	Newspaper: Federal Register:	05/22/2008 Not available

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.

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
1398580	NARA BK, LOS ANGELES, CALIFORNIA	10/22/2007	04/16/2008	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act