
Federal Reserve Release



H.2

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

No. 39

Week Ending September 27, 2008

Testimony And Statements

Economic Outlook -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress.

- Published, September 24, 2008

U.S. Financial Markets -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on September 23 and before the House Committee on Financial Services on September 24, 2008.

- Published, September 23, 2008

Bank Holding Companies

The Goldman Sachs Group, Inc., New York, New York, and Goldman Sachs Bank USA Holdings LLC -- to become bank holding companies.

- Approved, September 21, 2008

Morgan Stanley, New York, New York; Morgan Stanley Capital Management LLC; and Morgan Stanley Domestic Holdings, Inc. -- to become bank holding companies and engage in certain nonbanking activities.

- Approved, September 21, 2008

Whitney Holding Corporation, New Orleans, Louisiana -- to acquire Parish National Corporation, Covington, and its subsidiary bank, Parish National Bank, Bogalusa.

- Approved, September 24, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$75 billion in 28-day credit on September 22, 2008.

- Announced, September 22, 2008

Personnel

Division of Banking Supervision and Regulation -- appointments of William G. Spaniel as chief of staff, David S. Jones as associate director, Philip A. Aquilino as assistant director, Charles H. Holm as senior adviser, and Kevin Clarke as adviser.

- Approved, September 25, 2008

Enforcement

Community Bank of West Georgia, Villa Rica, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, September 23, 2008

Community Banks of Northern California, Tracy, California -- written agreement with the Federal Reserve Bank of Kansas City and the Department of Financial Institutions for the State of California.

- Announced, September 23, 2008

H.2 Actions under delegated authority

September 21, 2008 to September 27, 2008

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 6015 Daybreak Circle, Clarksville, Maryland; 285 Delaware Avenue, Buffalo, New York; 50 Jericho Quadrangle, Oyster Bay, New York; and 101 West Third Street, Williamsport, Pennsylvania.

- Approved, September 24, 2008

Boston

Medway Co-operative Bank, Medway, Massachusetts -- to establish a branch at 1 Hastings Street, Mendon.

- Approved, September 26, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 850 Folly Road, Charleston, South Carolina.

- Approved, September 24, 2008

Bank Holding Companies

Atlanta

Atlantic Southern Financial Group, Inc., Macon, Georgia -- relief from a commitment.

- Granted, September 26, 2008

Bank Holding Companies

Atlanta

BancIndependent Incorporated, Sheffield, Alabama -- waiver of application to acquire Citizens Bancorp of Lawrence, Moulton, in connection with the merger of their respective subsidiary banks, Bank Independent, Sheffield, and The Citizens Bank, Moulton.

- Granted, September 26, 2008

Kansas City

Everest Bancshares, Inc., Everest, Kansas -- to acquire Gower Bancshares, Inc., Gower, Missouri, and its subsidiary bank, Bank of Gower.

- Approved, September 26, 2008

San Francisco

Global Bancorp, Mountain View, California -- to become a bank holding company and to acquire Global Trust Bank, Mountain View.

- Approved, September 24, 2008

Dallas

Lone Star State Bancshares, Inc., Lubbock, Texas, and Lone Star State Bank of West Texas -- waiver of application to acquire First of Brownfield Corporation, Brownfield, in connection with the merger of its subsidiary bank, First Bank of Brownfield, Brownfield, with Lone Star State Bank of West Texas, Lubbock.

- Granted, September 26, 2008

Dallas

McCamey Financial Corporation, Odessa, Texas -- to acquire First National Monahans Bancshares, Inc., Monahans, and thereby indirectly acquire Monahans Delaware Financial Corporation, Wilmington, Delaware, and First National Bank of Monahans, Monahans, Texas.

- Approved, September 23, 2008

Bank Holding Companies

Atlanta

Piedmont Bancorp, Inc., Norcross, Georgia -- to become a bank holding company and to acquire First Choice Community Bank 1874, Newnan.

- Withdrawn, September 24, 2008

Chicago

SBA Bancorp, Inc., Ashland, Illinois -- to merge with First Beardstown Bancorp, Inc., Beardstown, and thereby indirectly acquire First State Bank of Beardstown.

- Approved, September 26, 2008

St. Louis

Springfield Bancshares, Inc., Springfield, Missouri -- to become a bank holding company and to acquire Springfield First Community Bank (in organization), Springfield.

- Approved, September 26, 2008

Richmond

Village Bank and Trust Financial Corp., Midlothian, Virginia -- waiver of application to acquire River City Bank, Mechanicsville, in connection with its merger with Village's subsidiary bank, Village Bank, Midlothian.

- Granted, September 25, 2008

Boston

WebFive, MHC, Webster, Massachusetts, and WebFive Financial Services, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Webster Five Cents Savings Bank, Webster.

- Approved, September 25, 2008

Banks, Foreign

Director, BS&R

The Shizuoka Bank, Ltd., Shizuoka, Japan -- to establish a branch in New York, New York.

- Approved, September 23, 2008

Change In Bank Control

Minneapolis

Community Pride Bank Corporation, Ham Lake, Minnesota -- change in bank control of Community and its subsidiary bank, Community Pride Bank, Isanti.

- Permitted, September 22, 2008

Atlanta

Hometown Bancshares, Inc., Hamilton, Alabama -- change in bank control of Hometown and its subsidiary bank, PeoplesTrust Bank, Hamilton.

- Permitted, September 24, 2008

Chicago

Taylor Capital Group, Inc., Rosemont, Illinois -- change in bank control of Taylor and its subsidiary bank, Cole Taylor Bank, Chicago.

- Permitted, September 25, 2008

Kansas City

Woodbine Agency, Inc., Woodbine, Kansas -- change in bank control of Woodbine and its subsidiary bank, The Citizens State Bank and Trust Company, Woodbine.

- Permitted, September 26, 2008

Extensions Of Time

Richmond

Bank of Lancaster, Kilmarnock, Virginia -- extension to April 24, 2009, to establish a branch at Route 205, Beachgate Shopping Center, Colonial Beach.

- Granted, September 25, 2008

Chicago

Comerica Bank, Detroit, Michigan -- extension to December 31, 2008, to establish a branch at 412 Washington Street, San Diego, California.

- Granted, September 18, 2008

(A/C)

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to January 28, 2009, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, September 22, 2008

Financial Holding Companies

Secretary

Morgan Stanley, New York, New York; Morgan Stanley Capital Management LLC; and Morgan Stanley Domestic Holdings, Inc. -- election to become financial holding companies.

- Effective, September 22, 2008

Membership

Secretary

Goldman Sachs Bank USA, Salt Lake City, Utah -- membership in the Federal Reserve System; retention of a branch at 100 Crescent Court, Suite 1000, Dallas, Texas; and location determination of a master account at the Federal Reserve Bank of New York.

- Approved, September 25, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 27, 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 September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Member	Goldman Sachs Bank USA, Salt Lake City, Utah to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS GROUP, INC., THE	* 3A1 Investment	The Goldman Sachs Group, Inc. ("Goldman") and Goldman Sachs Bank USA Holdings LLC, both of New York, New York, to become bank holding companies on conversion of Goldman Sachs Bank USA, Salt Lake City, Utah, to a state-chartered bank, pursuant to Section 3 of the Bank Holding Company Act ("BHC Act") and for Goldman to retain its foreign bank subsidiaries, pursuant to Section 4(c)(13) of the BHC Act.	Newspaper: Federal Register:	Not available Not available
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish representative offices in San Francisco and Los Angeles, California; Atlanta, Georgia; Chicago, Illinois; Edison, New Jersey; Houston, Texas and Washington D.C., pursuant to Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, and J.P. Morgan International Finance Limited, Newark, Delaware, provide 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of their intention to make an investment in a UK-based subsidiary, and requests a waiver from the aggregate investment limit in Section 211.9(b)(6) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Investment	JPMorgan Chase Bank, National Association, Columbus, Ohio, Bank One International Holdings Corporation, Chicago, Illinois, J.P. Morgan International Inc., New York, New York, and J.P. Morgan International Finance Limited, Newark, Delaware, provide 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of their intention to make an investment in a UK-based subsidiary, and request a waiver from the aggregate investment limit in Section 211.9(b)(6) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests to establish a branch located at 8521 Colesville Road, Silver Spring, Montgomery County, Maryland.	Newspaper: Federal Register:	10/07/2008 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
MORGAN STANLEY	* 3A1	Morgan Stanley ("Morgan"), Morgan Stanley Capital Management LLC, and Morgan Stanley Domestic Holdings, Inc., all of New York, New York, to become bank holding companies on conversion of Morgan Stanley Bank, Salt Lake City, Utah, to a bank, pursuant to Section 3 of the Bank Holding Company Act ("BHC Act"); and to become financial holding companies, pursuant to Section 225.82 of Regulation Y; for Morgan to retain its shares of Morgan Stanley Trust, Jersey City, New Jersey, and Morgan Stanley Trust National Association, Wilmington, Delaware, and thereby operate a savings association and trust company, pursuant to Section 4(c)(8) of the BHC Act; and for Morgan to retain its foreign bank subsidiaries, pursuant to Section 4(c)(13) of the BHC Act.	Newspaper:	09/21/2008
	* 4c8		Federal Register:	09/21/2008
	Investment			
WOORI BANK	FBSEA	Woori Bank, Seoul, Korea, to upgrade its Los Angeles agency to a branch, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper:	09/30/2008
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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
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- 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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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.

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- 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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Hagerstown, Maryland, proposes to establish a branch at 201 International Drive, Hunt Valley, Maryland.	Newspaper:	10/04/2008
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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.

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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
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE DESARROLLO RURAL, S.A.	FBSEA	Banco de Desarrollo Rural, S.A., (BANRURAL), Guatemala City, Guatemala, to establish a representative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BROWARD FINANCIAL HOLDINGS, INC.	* 3A1	Broward Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Broward Bank of Commerce (in organization), both of Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available Not available
CENTERBANK, INC.	CIC	Prior change in control notice filed by Mr. James C. France, Daytona Beach, Florida, to acquire voting control of up to 72 percent of the combined voting power of the outstanding shares of common stock and shares of newly designated preferred stock of CenterBank, Inc., and its subsidiary, Centerbank of Jacksonville, N.A., both of Jacksonville, Florida.	Newspaper: Federal Register:	Not available 10/20/2008
FIRST NATIONAL BANKERS BANKSHARES, INC.	* 3A5	First National Bankers Bankshares, Inc., Baton Rouge, Louisiana, to merge with Arkansas Bankers Bancorporation, Inc., and thereby acquire its subsidiary, Arkansas Bankers Bank, both of Little Rock, Arkansas.	Newspaper: Federal Register:	Not available Not available
FIRST TRUST CORPORATION	* 4c8	First Trust Corporation, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Globe Bancorp, Inc, and its subsidiary, Globe Homestead Savings Bank, FSA, both of Metairie, Louisiana, and thereby engage in operating a savings association.	Newspaper: Federal Register:	10/29/2008 Not available
FIRSTCITY BANCORP, INC.	CIC	Prior change in control filed by Mark Allen Conner, Canton, Georgia, to acquire an additional 38.1 percent of the outstanding shares of FirstCity Bancorp, Inc., and its subsidiary, FirstCity Bank, both of Stockbridge, Georgia. Pro forma will equal 58.5 percent.	Newspaper: Federal Register:	10/24/2008 Not available
JONES BANCSHARES, L.P.	CIC	After-the-fact change in control notice filed by James C. Jones, Waycross, Georgia; Patrick C. Jones and Carole C. Jones, both of Blackshear, Georgia; to retain 35.05 percent of the outstanding shares of Jones Bancshares, LP, and its subsidiary, Primesouth Bank, both of Blackshear, Georgia.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

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
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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A3	First Community Financial Partners, Inc., Joliet, Illinois, to acquire at least 50.01 percent of the voting shares of First Community Bank of Homer Glen & Lockport (in organization), Homer Glen, Illinois.	Newspaper: Federal Register:	Not available Not available
M.S.B. BANCORPORATION, INC.	CIC	Notice by Peter T. Rogers, Appleton, Wisconsin, to acquire approximately 21 percent of the shares of M.S.B. Bancorporation, Inc., Marion, Wisconsin, and thereby indirectly acquire shares of Premier Community Bank, Marion, Wisconsin.	Newspaper: Federal Register:	Not available Not available
PRIVATEBANCORP, INC.	* 4c8	PrivateBancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of The PrivateWealth Trust Company, a federal savings bank (in organization), Chicago, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 10/10/2008
RIVER CITIES BANCSHARES, INC.	CIC	Notice by Nicholas J. Burns, Jr., Almond, Wisconsin, to increase his ownership to 10 percent or more of the shares of River Cities Bancshares, Inc., Wisconsin Rapids, Wisconsin, and thereby indirectly increase control of River Cities Bank, Wisconsin Rapids, Wisconsin. The increase results from a redemption of shares by River Cities Bancshares, Inc., Wisconsin Rapids, Wisconsin.	Newspaper: Federal Register:	09/30/2008 10/07/2008
TOMPKINS BANCORP, INC.	* 3A3	Tompkins Bancorp, Inc., Avon, Illinois, to acquire 100 percent of the voting shares of Community Bank of Galesburg, Galesburg, Illinois.	Newspaper: Federal Register:	10/05/2008 10/09/2008

Federal Reserve Bank of Chicago

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.

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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

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

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- SN = Substantial noncompliance

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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 September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BHCB HOLDING COMPANY	* 3A1	BHCB Holding Company, Rapid City, South Dakota, to become a bank holding company by acquiring 100 percent of Black Hills Community Bank, N.A., Rapid City, South Dakota, a de novo bank.	Newspaper: Federal Register:	Not available 10/24/2008
GLACIER BANCORP, INC.	* 3A5	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of the voting shares of Bank of the San Juans Bancorporation, Durango, Colorado, and thereby indirectly acquire Bank of the San Juans, Durango, Colorado.	Newspaper: Federal Register:	Not available 10/17/2008
LIBERTY BANCORPORATION, INC.	CIC	Change in Control notice by Randall E. Streifel, Powers Lake, North Dakota, to acquire 25% or more of the shares of Liberty Bancorporation, Inc., Powers Lake, North Dakota, and thereby indirectly acquire control of Liberty State Bank, Powers Lake, North Dakota. Notice by Liberty Bancorporation, Inc., Powers Lake, North Dakota, to redeem 80% of its outstanding common stock.	Newspaper: Federal Register:	10/15/2008 10/14/2008

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB FINANCIAL CORPORATION	* 3A3	CCB Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of NKC Bancshares, Inc., parent of Norbank, both in North Kansas City, Missouri.	Newspaper: Federal Register:	10/12/2008 10/17/2008
GN BANKSHARES, INC.	CIC	The Schifferdecker Limited Partnership, Girard, Kansas; Mark W. Schifferdecker, Girard, Kansas, in an individual capacity and as managing general partner; Susan B. Friesen, Omaha, Nebraska, Joy L. Shoop, Hiawatha, Kansas, in an individual capacity and as general partners; and John and Carole Schifferdecker, Girard, Kansas, Nancy Schifferdecker, Girard, Kansas, and Nancy George, Hepler, Kansas, to become part of the family group acting in concert, to acquire control of GN Bankshares, Inc., parent of The Girard National Bank, both in Girard, Kansas. In addition, the Neihart Limited Partnership, Kansas City, Missouri; and David Neihart, Prairie Village, Kansas, and Robert Neihart, Overland Park, Kansas, in an individual capacity and as general partners; and Wendy Neihart, Prairie Village, Kansas, to become part of the family group acting in concert to control GN Bankshares, Inc., parent of The Girard National Bank, Girard, Kansas.	Newspaper: Federal Register:	09/30/2008 09/26/2008

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.

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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 September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ARTESIA BANCSHARES, INC.	* 3A3	First Artesia Bancshares, Inc., Artesia, New Mexico, to acquire by merger 100 percent of AmFin Holding Company, Silver City, New Mexico, and indirectly acquire AmBank, Silver City, New Mexico.	Newspaper: Federal Register:	Not available 10/20/2008
ST FINANCIAL GROUP, INC.	* 3A1	ST Financial Group, Inc., Montgomery, Texas, to become a bank holding company by acquiring 100 percent of Snook Bancshares, Inc., Snook, Texas, and indirectly acquire First Bank of Snook, Snook, Texas.	Newspaper: Federal Register:	Not available 10/17/2008

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 September 27, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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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Institution	Location
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* Subject to the provisions of the Community Reinvestment Act