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**Federal Reserve Release**

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*H.2*

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

*No. 31*

*Week Ending August 1, 2009*

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$125 billion in 28-day credit on July 27, 2009.

- Announced, July 27, 2009

Regulations and Policies

Regulation Z (Truth in Lending) -- final amendments to revise the disclosure requirements for private education loans consistent with provisions of the Higher Education Opportunity Act.

- Approved, July 27, 2009

Enforcement

American Bancorporation, St. Paul, Minnesota, and American Bank of St. Paul -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, July 30, 2009

Bank Hapoalim, B.M., Tel Aviv, Israel, and its Aventura, Florida, branch -- written agreement with the Federal Reserve Banks of New York and Atlanta and the Florida Office of Financial Regulation.

- Announced, July 28, 2009

Buckeye Bancshares, Inc., Lorain, Ohio, and Buckeye Community Bank -- written agreement with the Federal Reserve Bank of Cleveland and the Ohio Division of Financial Institutions.

- Announced, July 30, 2009

Centennial Bankshares, Inc., Ogden, Utah -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, July 27, 2009

**Enforcement**

The Colonial BancGroup, Inc., Montgomery, Alabama -- issuance of a consent cease and desist order against Colonial.

- Announced, July 27, 2009

Middleburg Bank, Middleburg, Virginia -- issuance of a consent order of prohibition against Ronnie A. Jenkins, a former vice president, loan officer, and institution-affiliated party of the bank.

- Announced, July 30, 2009

Sunrise Bank, Cocoa Beach, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation.

- Announced, July 29, 2009

**BS&R** Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**OSDM** Office of Staff Director for Management**Bank Branches, Domestic**

## Secretary

Banco Popular North America, New York, New York -- to establish a branch at 515 West 6th Street, Los Angeles, California.

- Approved, July 30, 2009

**Bank Holding Companies**

## Richmond

Capital One Financial Corporation, McLean, Virginia -- waiver of an application to acquire Chevy Chase Bank, National Association, McLean (on conversion of Chevy Chase Bank, F.S.B., to a national bank by that name), in connection with the merger of Chevy Chase Bank, National Association, and Capital One's subsidiary bank, Capital One, National Association.

- Granted, July 28, 2009

## San Francisco

Castle Creek Capital Partners III LP, Rancho Santa Fe, California; Castle Creek Capital III LLC; Eggemeyer Capital LLC; Ruh Capital LLC; and Legions IV Advisory Corp. -- to acquire shares of Guaranty Bancorp, Denver, Colorado, and thereby acquire its subsidiary bank, Guaranty Bank and Trust Company.

- Approved, July 27, 2009

## Chicago

Community First Financial Corporation, Kokomo, Indiana -- to become a bank holding company and to acquire Community First Bank of Howard County, Kokomo.

- Approved, July 27, 2009

**Bank Holding Companies**

Atlanta

Intercontinental Bankshares, Inc., Coral Gables, Florida -- to acquire shares of Intercontinental Bank, West Miami.

- Approved, July 29, 2009

Minneapolis

Norlo, Inc., Prior Lake, Minnesota -- to engage de novo in lending activities.

- Approved, July 29, 2009

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- to increase its ownership in Prairieland Bancorp, Inc., Bushnell, and thereby increase its ownership in Merchants and Farmers State Bank of Bushnell.

- Approved, July 28, 2009

**Bank Mergers**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase certain assets and assume certain deposits and liabilities of First State Bank of Altus, Altus, Oklahoma, and thereby establish a branch.

- Withdrawn, July 31, 2009

Richmond

Sonabank, McLean, Virginia -- to acquire certain assets and assume certain liabilities of the Warrenton branch of Millennium Bank, N.A., Reston, and thereby establish a branch.

- Approved, July 31, 2009

**Change in Bank Control**

Kansas City

First Team Resources Corporation, Derby, Kansas -- change in bank control of First Team and its subsidiary bank, Verus Bank, N.A., Derby.

- Permitted, July 31, 2009

Kansas City

Guaranty Bancorp, Denver, Colorado -- change in bank control of Guaranty and its subsidiary bank, Guaranty Bank and Trust Company, Denver.

- Permitted, July 27, 2009

Atlanta

NorthStar Banking Corporation, Tampa, Florida -- change in bank control of NorthStar and its subsidiary bank, NorthStar Bank, Tampa.

- Permitted, July 28, 2009

**Extensions of Time**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to September 20, 2009, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, July 29, 2009

Chicago

Bank Iowa, Oskaloosa, Iowa -- extension to November 1, 2009, to purchase the assets and assume the liabilities of the Newton branch of Bank Iowa, Altoona, and thereby establish a branch.

- Granted, July 30, 2009

**Extensions of Time**

New York

Deutsche Bank Aktiengesellschaft, Frankfurt Am Main, Germany -- extension to November 2, 2009, for Deutsche Bank AG, Frankfurt; Taunus Corporation, New York, New York; and Deutsche Bank Trust Corporation to acquire Deutsche Bank Trust Company, National Association, New York, as part of an internal reorganization.

- Granted, July 31, 2009

**Financial Holding Companies**

Chicago

Metropolitan Capital Bancorp, Inc., Chicago, Illinois -- election to become a financial holding company.

- Effective, July 27, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 1, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONAHASSET BANCSHARES	* 3A1	Application by Conahasset Bancshares, MHC, and Conahasset Bancshares, Inc., both of Cohasset, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Pilgrim Bank, Cohasset, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	07/23/2009
MHC	* 3A3		Federal Register:	07/27/2009
DANVERS BANCORP, INC.	* 3A3	Application filed by Danvers Bancorp, Inc., Danvers, Massachusetts to acquire through merger Beverly National Corporation and Beverly National Bank, all located in Beverly, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire twenty five additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 08/28/2009
BANK OF NEW YORK MELLON, THE	Investment	The Bank of New York Mellon, New York, New York, to make an additional investment in The Bank of New York Mellon S.A./N.V., Brussels, Belgium, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, request to establish a branch office located at 4915 Executive Park Drive, Columbia, Howard County, Maryland.	Newspaper: Federal Register:	08/09/2009 Not applicable
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to retain 9.2 percent of the common stock and acquire additional shares up to a total of 9.9 percent of the common stock of Community Bankers Trust Corporation, Glen Allen, Virginia, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	08/27/2009 07/28/2009

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* 18C	Fifth Third Bank, Cincinnati, OH to merge with	Newspaper:	Not available
	* Branch	Fifth Third Bank, Grand Rapids, MI and incident thereto establish branches.	Federal Register:	Not applicable
FIFTH THIRD BANK	* 18C	Fifth Third Bank, Cincinnati, OH to merge with	Newspaper:	Not available
	* Branch	Fifth Third Bank, National Association, Nashville, TN and incident thereto establish branches.	Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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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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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK AND TRUST COMPANY, THE	* Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch at 101 Annjo Court, Forest, Virginia.	Newspaper: Federal Register:	08/14/2009 Not applicable
SANDY SPRING BANK	* Branch	Sandy Spring Bank, Olney, Maryland, to establish a branch at 1 Catoctin Circle, N.E., Leesburg, Virginia.	Newspaper: Federal Register:	08/07/2009 Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLIANCE BANCSHARES, INC.	4c8	Alliance Bancshares, Inc., to engage through its wholly-owned subsidiary, Cuyler Street, LLC, both of Dalton, Georgia, in making, acquiring, brokering loans, or other extensions of credit.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**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.

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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
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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
2737029	FIRST CMRL BK OF FL, ORLANDO, FLORIDA	03/16/2009	07/24/2009	S	Int Sm 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 August 1, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$5,000,000 in additional stock and increase its ownership to up to 50.01 percent of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its ownership of Federation Bank, Washington, Iowa.	Newspaper:	Not available
			Federal Register:	08/14/2009

Federal Reserve Bank of Chicago

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.

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

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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: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUSINESS BANCSHARES, INC.	4c8	Business Bancshares, Inc., Clayton, Missouri, to engage in lending activities through its subsidiary, Meramec Assets, LLC, Clayton, Missouri.	Newspaper: Federal Register:	Not applicable Not applicable
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a mobile branch in Saline County, Arkansas.	Newspaper: Federal Register:	08/05/2009 Not applicable
SOUTHERN BANCORP, INC	* 3A5	Southern Bancorp, Inc., Arkadelphia, Arkansas, to acquire through merger, First Delta Bankshares, Inc., Blytheville, Arkansas, and thereby indirectly acquire Bank of Trumann, Trumann, Arkansas, and First National Bank in Blytheville, Blytheville, Arkansas.	Newspaper: Federal Register:	08/28/2009 08/28/2009
ST. JACOB BANCSHARES, INC.	* 3A1	St. Jacob Bancshares, Inc., St. Jacob, Illinois, to become a bank holding company by acquiring 100 percent of State Bank of St. Jacob, St. Jacob, Illinois.	Newspaper: Federal Register:	08/31/2009 08/27/2009

**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
311845	ARVEST BK, FAYETTEVILLE, ARKANSAS	11/03/2008	07/10/2009	S	Large Bank
2594240	CAPITAL BK, LITTLE ROCK, ARKANSAS	01/26/2009	06/18/2009	S	Small Bank
361279	COMMUNITY BK, LEXINGTON, TENNESSEE	03/23/2009	06/29/2009	S	Small Bank
894151	MID AMERICA B&TC, DIXON, MISSOURI	03/23/2009	07/13/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE BANK OF HAWLEY EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	* 3A3	State Bank of Hawley Employee Stock Ownership Plan and Trust, Hawley, Minnesota, to acquire 51.92% of Bankshares of Hawley, Inc., Hawley, Minnesota, and thereby indirectly acquire State Bank of Hawley, Hawley, Minnesota.	Newspaper:	08/27/2009
			Federal Register:	08/24/2009



**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
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 August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CACHE HOLDINGS, INC.	* 3A1	Cache Holdings, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Healthcare Bancorp, Inc., parent of First BankCentre, both in Broken Arrow, Oklahoma.	Newspaper:	08/24/2009
			Federal Register:	07/27/2009

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
704559	METCALF BK, LEES SUMMIT, MISSOURI	04/13/2009	07/23/2009	S	Large 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 August 1, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST FINANCIAL CORPORATION	* 3A5	Community Trust Financial Corporation, Ruston, Louisiana, to acquire by merger First Louisiana Baneshares, Inc., Shreveport, Louisiana, and indirectly acquire First Louisiana Bank, Shreveport, Louisiana.	Newspaper: Federal Register:	Not available 08/20/2009
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank-Winnie, Winnie, Texas, and to establish branches at the following locations: 210 Highway 124, Winnie, Texas 77665; 519 Rollingbrook Drive, Baytown, Texas 77521; and Highway 124 and F.M. 365, Fannett, Texas 77705.	Newspaper: Federal Register:	Not available Not applicable

**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					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending August 1, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to increase from 40.3 percent up to 55.0 percent their ownership of First Chicago Bancorp and indirectly First Chicago Bank and Trust Company, both of Chicago, Illinois, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 08/24/2009
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Dante B. Benedetti, Petaluma, California, and James M. Ryan, Santa Rosa, California, to become trustees of the Frank P. Doyle Trust, Article IX, and thereby retain voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available Not available
MNB HOLDINGS CORPORATION	CIC	Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	08/07/2009 Not available
STATE BANK CORP.	CIC	Notice by Donald and Donna Nelson, to retain 10.9 percent of State Bank Corp., and indirectly its subsidiary, Mohave State Bank, both of Lake Havasu City, Arizona.	Newspaper: Federal Register:	Not available 07/06/2009
UNIONBANCAL CORPORATION	* 3A3	Mitsubishi UFJ Financial Group, Inc., The Bank of Tokyo-Mitsubishi UFJ, Ltd, both of Tokyo, Japan, and UnionBanCal Corporation, San Francisco, California, to acquire First State Bank-Winnie, Winnie, Texas, and simultaneously merge it with and into Union Bank, National Association, San Francisco, California.	Newspaper: Federal Register:	Not available 08/28/2009

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
207872	FIRST UT BK, SALT LAKE CITY, UTAH	03/30/2009	07/21/2009	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act