Federal Reserve Release



H.2

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

No. 34
Week Ending August 21, 2010

Board of Governors of the Federal Reserve System, Washington, DC 20551

Forms

Forms -- final Board review to extend without revision the Home Mortgage Disclosure Act Loan/Application Register (FR HMDA/LAR) and Disclosure Requirements of Regulation CC (Expedited Funds Availability Act) and to extend with revision the Intermittent Survey of Businesses (FR 1374).

- Approved, August 19, 2010

Regulations and Policies

Regulation Z (Truth in Lending) -- (1) publication for comment of amendments to enhance consumer protections and disclosures for home mortgage transactions, including disclosures regarding a consumer's right to rescind certain loans secured by his or her principal dwelling, and disclosures and rules applicable to reverse mortgages, and (2) final rules to implement a statutory requirement that consumers receive a written notice after their mortgage loan is sold or transferred.

- Announced, August 16, 2010

Regulation Z (Truth in Lending) -- (1) interim final rule with request for comment to revise the disclosure requirements for scheduled payments for closed-end mortgage loans and (2) publication for comment of amendments to revise the escrow account requirements for higher-priced, first-lien "jumbo" mortgage loans.

- Announced, August 16, 2010

Regulation Z (Truth in Lending) -- final rules regarding certain loan-originator compensation practices for closed-end mortgage transactions, including rules to prohibit loan originators from directing, or "steering," consumers to loans that are not in their interest in order to increase the originator's compensation.

- Announced, August 16, 2010

Enforcement

Barclays Bank PLC, London, England, and its New York, New York branch -- issuance by the Board and the New York State Banking Department of a consent cease and desist order against the bank and branch.

- Announced, August 18, 2010

Battle Creek State Company, Inc., Battle Creek, Nebraska, and Battle Creek State Bank -- written agreement with the Federal Reserve Bank of Kansas City and the Nebraska Department of Banking and Finance.

- Announced, August 19, 2010

First Banking Center, Burlington, Wisconsin -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 16, 2010

Madison Financial Corporation, Richmond, Kentucky, and Madison Bank -- written agreement with the Federal Reserve Bank of Cleveland and the Commonwealth of Kentucky Department of Financial Institutions.

- Announced, August 16, 2010

MidSouth Bank, Murfreesboro, Tennessee -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 19, 2010

Texas Star Bank, Van Alstyne, Texas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 17, 2010

Union Bancshares, Inc., Marksville, Louisiana -- written agreement with the Federal Reserve Bank of Atlanta and the Louisiana Office of Financial Institutions.

- Announced, August 19, 2010

Enforcement

Wisconsin Bancshares, Inc., Kenosha, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, August 18, 2010

H.2 Actions under delegated authority

August 15, 2010 to August 21, 2010

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Comminity Affairs IF International Finance

FOMC Federal Open Market Committee OSDM Office of Staff Director for Management

Bank Branches, Domestic

Philadelphia

Susquehanna Bank, Lititz, Pennsylvania -- to establish a branch at 900 Kenilworth Drive, Towson, Maryland.

- Approved, August 20, 2010

Kansas City

Uinta Bank, Mountain View, Wyoming -- to establish a branch at 120 Yellow Creek Road, Evanston.

- Approved, August 19, 2010

Bank Holding Companies

Dallas

Ford Financial Fund, L.P., Dallas, Texas, et al. -- to become bank holding companies and to acquire shares of Pacific Capital Bancorp, Santa Barbara, California, and indirectly, Pacific Capital Bank, National Association; and to engage in activities related to extending credit, trust company functions, and investment advisory activities through the acquisition of PCB Service Corporation, Santa Barbara, California; Morton Capital Management, Calabasas; and R. E. Wacker Associates, Inc., San Luis Obispo.

- Approved, August 16, 2010

Dallas

Industry Bancshares, Inc., Industry, Texas -- to acquire The First National Bank of Shiner, Shiner.

- Approved, August 16, 2010

Bank Holding Companies

Dallas

Mason National Bancshares, Inc., Mason, Texas -- to engage de novo in lending activities through the acquisition of loans from its subsidiary bank, Mason National Bank, Mason.

- Withdrawn, August 20, 2010

Cleveland

Standard Financial Corporation, Murrysville, Pennsylvania -- to become a bank holding company and to acquire Standard Bank, PaSB, Murrysville.

- Approved, August 17, 2010

Dallas

Veritex Holdings, Inc., Dallas, Texas -- to become a bank holding company and to acquire Professional Capital, Inc., Dallas, and Professional Bank, N.A.

- Approved, August 20, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Independent National Bank, Ocala, Florida, and Community National Bank at Bartow, Bartow, and to retain the acquired facilities as branches.

- Withdrawn, August 20, 2010

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Independent National Bank, Ocala, Florida, and to retain the acquired facilities as branches.

- Withdrawn, August 20, 2010

Bank Mergers

Chicago

First Midwest Bank, Itasca, Illinois -- to purchase certain assets and assume certain deposits and other liabilities of Palos Bank and Trust Company, Palos Heights, and thereby establish 5 branches.

- Approved, August 12, 2010 (A/C)

Change in Bank Control

Chicago

Tower Financial Corporation, Fort Wayne, Indiana -- change in bank control of Tower Financial and its subsidiary bank, Tower Bank & Trust Company, Fort Wayne (two notices).

- Permitted, August 19, 2010

International Operations

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings -- waiver of remainder of notification period for State Street Bank Germany, GmbH, Munich, Germany, acting through its London branch, to join two European-based futures exchanges, Eurex Deutschland and the London International Financial Futures and Options Exchange, and their associated clearing houses.

- Granted, August 18, 2010

Federal Reserve Bank of Boston

Filings received during the week ending August 21, 2010

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

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 Instit

Institution / Location

CRA

Exam Date

CRA

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution

Location

BANK OF EASTON

NEEDHAM BK

NORTH EASTON, MASSACHUSETTS

NEEDHAM, MASSACHUSETTS

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type Filing Proposal		End of Comment Period		
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand five hundred additional shares of The Adirondack Trust Company,(the "Bank")both of Saratoga Springs, New York and after the fact approval for one hundred and eight shares for the Bank.	Newspaper: Federal Register:	Not available 09/10/2010	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York request to open a branch office to be located at 66 Court Street, Brooklyn, New York.	Newspaper: Federal Register:	Not available Not applicable	
BANK OF CHINA LIMITED	FBSEA	Bank of China Limited, Beijing, China, to establish a federal branch in Chicago, Illinois, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable	

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA

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Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution	Location
ALDEN ST BK	ALDEN, NEW YORK
BK OF MILLBROOK	MILLBROOK, NEW YORK
BPD BK	NEW YORK, NEW YORK
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK
FIRST ST BK CANISTEO NY	CANISTEO, NEW YORK
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK
GOTHAM BK OF NEW YORK	NEW YORK, NEW YORK

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commen	t Period
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of	Newspaper: Federal Register:	Not available 07/20/2010
		Palmetto Bancshares, Inc., Greenville, SC.		

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Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD

ID

Institution / Location

CRA

Exam Date

CRA

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution

Location

FIRST ST BK CANISTEO NY

CANISTEO, NEW YORK

WOODLANDS BK

WILLIAMSPORT, PENNSYLVANIA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	t Period
WVS FINANCIAL CORP.	CIC	Interagency Notice of Change in Control by WVS Financial Corp. Employee Stock Ownerhsip Plan ("ESOP") and Jonathan D. Hoover, sole trustee, Pittsburgh, PA to retain 12.2% and eventually acquire up to 24.9% of the outstanding common voting shares of WVS	Newspaper: Federal Register:	Not available 08/31/2010
		Financial Corp., Pittsburgh, PA.		

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Federal Reserve Bank of Cleveland

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 Ex	aminations scheduled for Fourth Quarter of 2010	(October 1, 2010 - December 31, 2010)					
Institutio	on	Location					

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commen	t Period
VIRGINIA PARTNERS BANK	* Branch	Virginia Partners Bank, Fredericksburg, Virginia, to establish a branch at 2521 Cowan Boulevard, Fredericksburg, Virginia.	Newspaper: Federal Register:	Not available Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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

O = Outstanding

S = Satisfactory

Institution

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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 CRA
Public Date

Rating

Exam Method

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commen	t Period
FBD HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Shelby Cicero Peeples, Jr., Dalton, Georgia, to acquire an additional 27.70 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia. Total pro forma ownership will equal 32.22 percent.	Newspaper: Federal Register:	Not available 08/18/2010
FIRST CITIZENS-CRENSHAW BANCSHARES, INC.	CIC	First Citizens-Crenshaw Bancshares, Luverne, Alabama, prior change in control filed by John Milton Wise, Sr., Lilellen Hicks Wise, Mack Arthur Wise, John Milton Wise, Jr., Stephanie Wise Jones, Michael Eugene Jones, Candace Aline Jones Sansing, Klein McCaegor Jones, and Sadie Ellen Jones, all of Luverne, Alabama, to collectively acquire an additional 9.34 percent of the outstanding shares of First Citizens-Crenshaw Bancshares, Inc., and its subsidiary, First Citizens Bank, both of Luverne, Alabama. Total pro forma ownership will equal 25.34 percent.	Newspaper: Federal Register:	Not available 08/25/2010
NAPLES BANCORP, INC.	CIC	After-the-fact change in control notice filed by Kenneth Richard Murray, Naples, Florida to retain 39.67 percent of the outstanding shares of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, both of Naples, Florida.	Newspaper: Federal Register:	Not available 08/18/2010

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Federal Reserve Bank of Atlanta

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

Institution

NI = Needs to improve

SN = Substantial noncompliance

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RSSD
ID Institution / Location

Exam Date

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$200,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders which are considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	09/10/2010 08/16/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2010

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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595430	STATE BK THE LAKES, ANTIOCH, ILLINOIS	05/08/2006	09/15/2006	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution	Location
BANK OF GENEVA	GENEVA, INDIANA
BLENCOE ST BK	BLENCOE, IOWA
CHOICEONE BK	SPARTA, MICHIGAN
CITIZENS BK	FLINT, MICHIGAN
COLUMBUS JUNCTION ST BK	COLUMBUS JUNCTION, IOWA
FARMERS ST BK OF WAUPACA	WAUPACA, WISCONSIN
IOWA PRAIRIE BK	BRUNSVILLE, IOWA
LEGACY BK	MILWAUKEE, WISCONSIN
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MAQUOKETA ST BK	MAQUOKETA, IOWA
NORTHERN TC	CHICAGO, ILLINOIS
NORTHSIDE CMNTY BK	GURNEE, ILLINOIS
STATE BK GENEVA	GENEVA, ILLINOIS
TRI-CTY BK	BROWN CITY, MICHIGAN
VILLAGE B&TC	ARLINGTON HEIGHTS, ILLINOIS

Digitized for FRASER http://fraser.stlouisfed.org/ Federal Reserve Bank of St. Louis

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
EVOLVE BANK & TRUST	Member	Evolve Bank & Trust, West Memphis, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of St. Louis

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Institution / Location

CRA Public Date

Exam Date

CRA

Rating

g Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution	Location
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF CROCKETT	BELLS, TENNESSEE
BANK OF FAYETTE COUNTY	MOSCOW, TENNESSEE
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS
BANKERS BK OF KY	FRANKFORT, KENTUCKY
FARMERS B&TC	BLYTHEVILLE, ARKANSAS
FLORA B&TC	FLORA, ILLINOIS
PREMIER BK OF JACKSONVILLE	JACKSONVILLE, ILLINOIS

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	* 3A3 Kirkwood Bancorporation Co., Bismarck, Nort Dakota and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to acquire 94.89% of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	End of Comment Period		
KIRKWOOD BANCORPORATION OF NEVADA, INC.		Nevada, Inc., Las Vegas, Nevada, to acquire 94.89% of Eagle Valley Bank, National	Newspaper: Federal Register:	Not available 09/03/2010
TREASURE BANCORP, INC.	CIC	Sandra and Jule Jacobson, Plentywood, Montana, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; Edward and Lois Angvick, Medicine Lake, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; and Walter Norbo, Plentywood, Montana; the Julia J. Norbo Exemption Trust, Plentywood, Montana; and Patsy Morstad, trustee of the Julia J. Norbo Exemption Trust, Plentywood, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana.	Newspaper: Federal Register:	08/20/2010 08/25/2010

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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	
147857	FIRST BK BLUE EARTH, BLUE EARTH, MINNESOTA	11/03/2008	08/13/2010	NI	Small Bank	

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution	Location
AMERICAN BK	SAINT PAUL, MINNESOTA
FARMERS ST BK OF DENTON	DENTON, MONTANA
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA
FIRST MT BK	LIBBY, MONTANA
STOCKMENS BK	CASCADE, MONTANA
SUPERIOR BK	SUPERIOR, WISCONSIN
VALLEY BK OF HELENA	HELENA, MONTANA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type * 4c8	Carroll County Bancshares, Inc, Carrollton, Missouri, to acquire 20 percent of Adams Dairy Bank, Blue Springs, Missouri, and thereby engage in the operation of a savings association.	End of Comment Period	
CARROLL COUNTY BANCSHARES, INC.			Newspaper: 08/12/2010 Federal Register: 08/12/2010	
COUNTRY BANCSHARES, INC.	* 3A3	Country Bancshares, Inc., Jamesport, Missouri, to retain 13.06 percent of the voting shares of Liberty First Bancshares, Inc., parent of Patriots Bank, both in Liberty, Missouri.	Newspaper: Federal Register:	Not available 09/16/2010
GREAT PLAINS BANCSHARES, INC.	CIC	Notification submitted by Bart R. Kirchoff, Hollis, Oklahoma, individually and as a member of the Kirchoff family group; and Kim A. Kirchoff, Wimberly, Oklahoma, as a member of the Kirchoff family group, to retain control of Great Plains Bancshares, Inc., Hollis, Oklahoma, parent of Great Plains National Bank, Elk City, Oklahoma.	Newspaper: Federal Register:	08/31/2010 09/01/2010

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Federal Reserve Bank of Kansas City

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RSSD

ID Institution / Location

CRA Public Date

Exam Date

CRA

Rating Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution	Location
AMERICAN EXCH BK	ELMWOOD, NEBRASKA
BANK OF HARTINGTON	HARTINGTON, NEBRASKA
CITIZENS ST BK OF CORTEZ	CORTEZ, COLORADO
COLORADO CMNTY BK	YUMA, COLORADO
CORNERSTONE BK	OVERLAND PARK, KANSAS
EXCHANGE BK OF MO	FAYETTE, MISSOURI
FARMERS & MRCH BK ASHLAND	ASHLAND, NEBRASKA
FIRST AMER BK	PURCELL, OKLAHOMA
FIRST CMNTY BK	EMPORIA, KANSAS
GUNNISON B&TC	GUNNISON, COLORADO
INTERBANK	ELK CITY, OKLAHOMA
PAYNE CTY BK	PERKINS, OKLAHOMA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type 4c8	Filing Proposal	End of Comment Period	
MASON NATIONAL BANCSHARES, INC.		Mason National Bancshares, Mason, Texas, to engage de novo in lending activities pursuant to Section 225.28(b)(1) of Regulation Y, through the acquisition of loans from its subsidiary bank, Mason National Bank, Mason, Texas.	Newspaper: Federal Register:	Not applicable Not available
OAK RIDGE BANCSHARES, INC.	CIC	Notice by Clint Edwin Shepard II, Oak Ridge, Louisiana, individually, and as trustee of the Clint Edwin Shepard II Trust, Oak Ridge, Louisiana; and Virginia Sue Barr, Oak Ridge, Louisiana, individually, and as trustee of the Virginia Sue Shepard Barr Trust, Oak Ridge, Louisiana, to acquire 10 percent or more of the shares of Oak Ridge Bancshares, Inc., and indirectly Bank of Oak Ridge, both of Oak Ridge, Louisiana.	Newspaper: Federal Register:	Not available 09/08/2010
STEELE HOLDINGS, INC.	* 3A1	Steele Holdings, Inc., Tyler, Texas, to become a bank holding company by acquiring 100 percent of American State Bank, Arp, Texas.	Newspaper: Federal Register:	Not available 09/16/2010

^{*} Subject to the provisions of the Community Reinvestment Act

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

Institution

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 | CRA | Public Date | P

Location

HERITAGE BK PEARLAND, TEXAS

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Filer	* 3A1 Anchor Babecome a 100 percer Aberdeen,	Filing Proposal	End of Comment Period		
ANCHOR BANCORP, INC.		Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available 04/15/2010	
MISSION VALLEY BANCORP	CIC	The Bagge Family Bank Stock Trust of 2010, Claire J. and John F. Bagge, Trustees, Sunland, California, individually, and acting as a group in concert with Henry J. and Sandra M. Bagge, Merrimack, New Hampshire; Hope Bagge, Castaic, California; Jay Bagge, Castaic, California; James F. Bagge, Shadow Hills, California; Justin F. Bagge, Shadow Hills, California; and Joshua F. Bagge, Shadow Hills, California, to retain 10 percent or more of the voting shares of Mission Valley Bancorp, and thereby indirectly acquire Mission Valley Bank, both of Sunland, California.	Newspaper: Federal Register:	09/07/2010 05/07/2010	
RBB BANCORP	* 3A1	RBB Bancorp, Los Angeles, California, to become a bank holding company by acquiring 100 percent of Royal Business Bank, Los Angeles, California.	Newspaper: Federal Register:	09/10/2010 09/10/2010	

^{*} Subject to the provisions of the Community Reinvestment Act

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

RSSD

ID

Institution / Location

CRA

CRA

Public Date

Exam Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2010 (October 1, 2010 - December 31, 2010)

Institution

Location

BANK OF SACRAMENTO

EAST WEST BK

SACRAMENTO, CALIFORNIA PASADENA, CALIFORNIA

^{*} Subject to the provisions of the Community Reinvestment Act