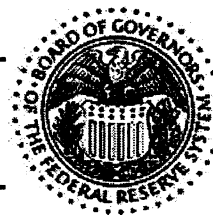

Federal Reserve Release



H.2

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

No. 48

Week Ending November 27, 2010

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

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$5 billion in 28-day term deposits on November 29, 2010.

- Announced, November 24, 2010

Enforcement

America's Community Bank, Blue Springs, Missouri -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, November 23, 2010

Cadence Financial Corporation, Starkville, Mississippi -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, November 23, 2010

Orient Bancorporation, San Francisco, California, and Bank of the Orient -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 23, 2010

Viking Financial Services Corporation, Seattle, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 23, 2010

H.2 Actions under delegated authority

November 21, 2010 to November 27, 2010

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

OSD Office of Staff Director

Bank Branches, Domestic

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 1919 North Lynn Street, Arlington, Virginia.

- Approved, November 26, 2010

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 101 Village Walk Drive, Holly Springs, North Carolina.

- Approved, November 23, 2010

Bank Holding Companies

Chicago

First State Associates, Inc., Hawarden, Iowa -- to acquire Farmers State Holding Company, Marion, South Dakota, and thereby acquire Farmers State Bank.

- Approved, November 22, 2010

Boston

NBH Holdings Corp., Boston, Massachusetts -- to acquire Bank Midwest, National Association (in organization), Kansas City, Missouri.

- Approved, November 23, 2010

San Francisco

RBB Bancorp, Los Angeles, California -- to become a bank holding company and to acquire Royal Business Bank, Los Angeles.

- Approved, November 22, 2010

Bank Holding Companies

Dallas

Steele Holdings, Inc., Tyler, Texas -- to become a bank holding company and to acquire American State Bank, Arp.

- Approved, November 26, 2010

Bank Mergers

Atlanta

IBERIABANK, Lafayette, Louisiana -- to merge with IBERIABANK FSB, Little Rock, Arkansas, and thereby establish a branch.

- Approved, November 22, 2010

Atlanta

IBERIABANK, Lafayette, Louisiana -- to merge with IBERIABANK-Arkansas (currently IBERIABANK, FSB), Little Rock, Arkansas, upon its conversion to a state-chartered bank.

- Withdrawn, November 23, 2010

Banks, Foreign

New York

UBS AG, Zurich, Switzerland -- to establish two limited branches at 499 Washington Boulevard, Jersey City, New Jersey, and 3325 Perimeter Hill Drive, Nashville, Tennessee.

- Withdrawn, November 26, 2010

Change in Bank Control

Atlanta

FMCB Holdings, Inc., Dallas, Georgia -- change in bank control of FMCB Holdings and its subsidiary bank, First Choice Community Bank, Dallas.

- Permitted, November 23, 2010

San Francisco

Oceanic Holding (BVI) Limited, Tortola, British Virgin Islands -- change in bank control of Oceanic Holding and its subsidiary bank, Oceanic Bank, San Francisco, California.

- Withdrawn, November 24, 2010

Extensions of Time

Dallas

Comerica Incorporated, Dallas, Texas -- temporary extension of the holding period for certain merchant banking investments.

- Withdrawn, November 22, 2010

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on November 2-3 and of the conference call on October 15, 2010.

- Published, November 23, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANCORP, INC.	* 3A1	Brookline Bancorp, Inc., Brookline, Massachusetts, to become a bank holding company by acquiring 100 percent of the voting shares of First Ipswich Bancorp, Ipswich, Massachusetts, and thereby indirectly acquire First National Bank of Ipswich, Ipswich, Massachusetts and, upon becoming a bank holding company, to continue to control 100 percent of the voting shares of Brookline Bank, Brookline, Massachusetts and Eastern Funding LLC, New York, New York, pursuant to sections 3(a)(1), 3(a)(5), and 4(c)(8) of the Bank Holding Company Act.	Newspaper:	12/15/2010
	* 3A5		Federal Register:	12/17/2010
	* 4c8			

* Subject to the provisions of the Community Reinvestment Act

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON, THE	Investment	The Bank of New York Mellon, New York, New York, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in its subsidiary, The Bank of New York Mellon SA/NV, Brussels, Belgium.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York (the "Applicant") for approval of the merger of Capital Bank & Trust Company, Albany, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with and into Applicant.	Newspaper:	Not available
			Federal Register:	Not applicable
CHEMUNG FINANCIAL CORPORATION	* 3A3 * 3A5	Chemung Financial Corporation, Elmira, New York, to acquire Fort Orange Financial Corp., and thereby acquire its wholly owned subsidiary Capital Bank & Trust Company, both located in Albany, New York, pursuant to Sections 3(a)(3) and 3(a)(5) of the BHC Act and Section 225.14 of Regulation Y.	Newspaper:	Not available
			Federal Register:	12/23/2010
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank Savings, Inc., Quezon City, Philippines.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A3 * 3A5	First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to acquire all of the shares of NewAlliance Bancshares, Inc., New Haven, Connecticut ("NAB, Inc.") and thereby NAB, Inc.'s subsidiary, NewAlliance Bank, New Haven Connecticut, and subsequently merge NAB, Inc. with and into FNFG.	Newspaper:	Not available
			Federal Register:	12/03/2010
M&T BANK CORPORATION	* 3A3 4c8 * 18C	M&T Bank Corporation, Buffalo, New York, to acquire Wilmington Trust Corporation and thereby indirectly acquire Wilmington Trust Company, both of Wilmington, Delaware; and thereby indirectly to acquire Wilmington Trust FSB, Baltimore, Maryland, and other non-banking subsidiaries of Wilmington Trust Corporation and thereby operate a savings association and engage in other non-banking activities. Manufacturers and Traders Trust Company, Buffalo, New York, to purchase certain assets and assume certain liabilities of Wilmington Trust Company and Wilmington Trust FSB.	Newspaper:	Not available
			Federal Register:	Not available
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a limited-service branch located at 37 Brown Street, Middletown, Dauphin County, Pennsylvania.	Newspaper:	12/04/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
-------------	----------

* Subject to the provisions of the Community Reinvestment Act

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending November 27, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISERV FINANCIAL BANK	* Branch	AmeriServ Financial Bank, Johnstown, PA, to establish a branch office located at 1857 North Atherton Street, State College, PA.	Newspaper:	11/23/2010
			Federal Register:	Not applicable
ASIAN FINANCIAL CORPORATION	CIC	James Wang, individually, and James Wang and Ellen Ruth KaoWang, Villanova, PA, Tony Yi Ping Wang and Michelle Yichun Yang, Gladwyne, PA, Elliot Hong Wai Wong, Philadelphia, PA and Josephine Wang, Gladwyne, PA, Aubrey Hui-Ju Wang, Havertown, PA, and Janet Wang Calilung, Irvine, CA, to acquire up 70.0% of Asian Financial Corporation, Philadelphia, PA.	Newspaper:	Not available
			Federal Register:	Not available
WARBURG PINCUS PRIVATE EQUITY X, L.P.	CIC	Warburg Pincus Private Equity S, L.P., New York, NY, to acquire up to 19.7% of National Penn Bancshares, Inc, Boyertown, PA.	Newspaper:	Not available
			Federal Register:	12/08/2010

* Subject to the provisions of the Community Reinvestment Act

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.

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH proposing to establish a branch at 1122 Powers Ferry Road, S.E., Marietta, GA.	Newspaper:	12/03/2010
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH proposing to establish a branch at 23633 Greenfield Road, Southfield, MI.	Newspaper:	12/03/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
-------------	----------

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending November 27, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLEBANK	* Branch	EagleBank, Bethesda, Maryland, to establish a branch at 4420 N. Fairfax Drive, Arlington, Virginia.	Newspaper:	12/25/2010
			Federal Register:	Not applicable
FA CAPITAL, LLC	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain 9.86% of the voting securities of ICB Financial, Ontario, California.	Newspaper:	11/26/2010
			Federal Register:	12/16/2010
OLD LINE BANCSHARES, INC.	* 3A5	Old Line Bancshares, Inc., Bowie, Maryland, to acquire 100% of the voting shares of Maryland Bankcorp, Inc., Lexington Park, Maryland, and thereby indirectly acquire Maryland Bank & Trust Company, National Association, Lexington Park, Maryland.	Newspaper:	Not available
	* 18C		Federal Register:	Not available
	* Branch			

* Subject to the provisions of the Community Reinvestment Act

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.

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA
BANK OF FLOYD	FLOYD, VIRGINIA
BANK OF THE COMMONWEALTH	NORFOLK, VIRGINIA
CNB	CENTREVILLE, MARYLAND
HOMETOWN BK	ROANOKE, VIRGINIA
NBRS FNCL BK	RISING SUN, MARYLAND
SHORE BK	ONLEY, VIRGINIA
UNITED BK	PARKERSBURG, WEST VIRGINIA
UNITED BK	FAIRFAX, VIRGINIA
VIRGINIA BUS BK	RICHMOND, VIRGINIA
VIRGINIA HERITAGE BK	FAIRFAX, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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
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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
DENTEL BANCORPORATION	CIC	Notice by Robert John Dentel, Victor, Iowa, and Mary P. Howell, Ames, Iowa, individually, and the Robert John Dentel Family (Robert J. Dentel, Patricia A. Dentel, and three minor children) all of Victor, Iowa, and the Mary P. Howell Family (Mary P. Howell, Stephen J. Howell, and three minor) all of Ames, Iowa, for permission for each Family to control more than 25 percent of the shares of Dentel Bancorporation, Victor, Iowa, and thereby indirectly control of Victor State Bank, Victor, Iowa; Corydon State Bank, Corydon, Iowa; First State Bank of Colfax, Colfax, Iowa; Maxwell State Bank, Maxwell, Iowa; Pocahontas State Bank, Pocahontas, Iowa; and Panora State Bank, Panora, Iowa.	Newspaper: Federal Register:	Not available 11/26/2010
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
INDEPENDENCE BANCSHARES, INC.	CIC	Notice filed by the James Blin Family (James Lee Blin and Randy Alan Blin, both of Independence, Iowa; Timothy Lee Blin, Ponte Vedra Beach, Florida; Sandra Blin Burgard, Bozeman, Montana; and Tamara Blin Diamond, Mesa, Arizona) to retain control of more than 25 percent of the voting shares of Independence Bancshares, Inc., Independence, Iowa, and thereby indirectly control voting shares of Security State Bank, Independence, Iowa and Northeast Security Bank, Sumner, Iowa.	Newspaper: Federal Register:	Not available 12/06/2010

* Subject to the provisions of the Community Reinvestment Act

District: 7
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.

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
BANK IA	CLARINDA, IOWA
BANK IA	NEW HAMPTON, IOWA
BANK OF MONTREAL CHICAGO BR	CHICAGO, ILLINOIS
BANK OF OAKFIELD	OAKFIELD, WISCONSIN
BANK TOK-MIT UFJ CHICAGO BR	CHICAGO, ILLINOIS
BNP PARIBAS CHICAGO BR	CHICAGO, ILLINOIS
CALUMET CTY BK	BRILLION, WISCONSIN
CANADIAN IMPERIAL BK CHGO BR	CHICAGO, ILLINOIS
CREDIT AGRICOLE C&I BK CHGO BR	CHICAGO, ILLINOIS
G W JONES EXCHANGE BK	MARCELLUS, MICHIGAN
HARTSBURG ST BK	HARTSBURG, ILLINOIS
JOHNSON BK	RACINE, WISCONSIN
LEGACY BK	MILWAUKEE, WISCONSIN
LOGAN CTY BK	LINCOLN, ILLINOIS
MEGA INTL CMRL BK CHICAGO BR	CHICAGO, ILLINOIS
MIZUHO CORP BK CHICAGO BR	CHICAGO, ILLINOIS
NORTHBROOK B&TC	NORTHBROOK, ILLINOIS
PEOPLES' BK ARLINGTON HEIGHTS	ARLINGTON HEIGHTS, ILLINOIS
PRIMEBANK	LE MARS, IOWA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

QUAD CITY B&TC
ROCKFORD B&TC
ROYAL BK SCOTLAND CHICAGO BR
SOCIETE GENERALE CHICAGO BR
TOWN & CNTRY BK
UBS AG CHICAGO BR

BETTENDORF, IOWA
ROCKFORD, ILLINOIS
CHICAGO, ILLINOIS
CHICAGO, ILLINOIS
SPRINGFIELD, ILLINOIS
CHICAGO, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCSHARES, INC.	CIC	Notice by the House family control group, Batesville, Arkansas, to gain control of First Community Bancshares, Inc., Batesville, Arkansas. The House family control group consists of: Verlene H. House Revocable Trust, Verlene H. House as trustee; White River Bituminous, Inc.; Edward House; Howard House; Dianne Lamberth; Marcus Lamberth; Lauren Lamberth Patterson, all of Batesville, Arkansas; and Lance Lamberth, San Francisco, California.	Newspaper:	12/08/2010
			Federal Register:	12/08/2010
SIMMONS FIRST BANK OF EL DORADO, N.A.	Member	Simmons First Bank of El Dorado, El Dorado, Arkansas, to become member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SIMMONS FIRST BANK OF HOT SPRINGS	Member	Simmons First Bank of Hot Springs, Hot Springs, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SIMMONS FIRST BANK OF NORTHEAST ARKANSAS	Member	Simmons First Bank of Northeast Arkansas, Jonesboro, Arkansas, to become member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SIMMONS FIRST BANK OF NORTHWEST ARKANSAS	Member	Simmons First Bank of Northwest Arkansas, Rogers, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SIMMONS FIRST BANK OF SOUTH ARKANSAS	Member	Simmons First Bank of South Arkansas, Lake Village, Arkansas to become member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
ALLIED BK	MULBERRY, ARKANSAS
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF CROCKETT	BELLS, TENNESSEE
BANK OF FAYETTE CTY	MOSCOW, TENNESSEE
BANKTENNESSEE	COLLIERVILLE, TENNESSEE
DUQUOIN ST BK	DUQUOIN, ILLINOIS
FLORA B&TC	FLORA, ILLINOIS
KING SOUTHERN BK	CHAPLIN, KENTUCKY
MAINSTREET BK	ASHLAND, MISSOURI

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIGFORK BANCSHARES, INC.	* 3A5	Bigfork Bancshares, Inc., Bigfork, Minnesota, to acquire 100 percent of Kelliher Bancshares Inc., Kelliher, Minnesota, and thereby indirectly acquire Citizens State Bank of Kelliher, Kelliher, Minnesota.	Newspaper:	Not available
			Federal Register:	11/29/2010
BITTERROOT HOLDING COMPANY	* 3A3	Retroactive application by Bitterroot Holding Company, Lolo, Montana, to increase its ownership from 31.9% to 34.9% of West One Bank, Kalispell, Montana.	Newspaper:	Not available
			Federal Register:	12/13/2010
BOZEMAN BANCORP, INC.	CIC	Retroactive Change in Control Notice by James A. Jorgenson, Kenmare, North Dakota, as an individual, to acquire and retain 18 percent or more of the shares of Bozeman Bancorp, Inc., Bozeman, Montana, and thereby indirectly acquire and retain control of Bank of Bozeman, Bozeman, Montana.	Newspaper:	Not available
			Federal Register:	12/20/2010
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Change in control notice by Rick E. Skates and Kathy A. Skates, both of Polson, Montana, to acquire 25 percent or more of the shares of Flathead Lake Bancorporation, and thereby indirectly acquire control of First Citizens Bank of Polson, National Association, Polson, Montana.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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.

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
-------------	----------

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Centennial, Colorado, to establish a branch at 717 Seventeenth Street, Suite 100, Denver, Colorado.	Newspaper:	11/27/2010
			Federal Register:	Not applicable
CONDON NATIONAL BANK OF COFFEYVILLE, THE	Member	The Condon National Bank of Coffeyville, (to be known as Condon Bank and Trust) Coffeyville, Kansas, to convert from a national to a state charter bank and retain its membership with the Federal Reserve.	Newspaper:	Not applicable
			Federal Register:	Not applicable
DONIPHAN BANCSHARES, INC.	CIC	Notification by Kenneth L. Morrison, Hastings, Nebraska, to acquire control of Doniphan Bancshares, Inc., parent of Bank of Doniphan, both in Doniphan, Nebraska.	Newspaper:	Not available
			Federal Register:	11/29/2010

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Availability of CRA Public Evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
647759	FARMERS ST BK, QUINTON, OKLAHOMA	08/23/2010	11/17/2010	S	Small Bank
576952	FIRST NE BK, VALLEY, NEBRASKA	08/23/2010	11/16/2010	S	Small Bank

CRA Examinations scheduled for First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
BANK OF BENNINGTON	BENNINGTON, NEBRASKA
BANK OF KREMLIN	KREMLIN, OKLAHOMA
BANK OF NEWMAN GROVE	NEWMAN GROVE, NEBRASKA
BUTTE ST BK	BUTTE, NEBRASKA
EMERALD BK	BURDEN, KANSAS
FARMERS BK	AULT, COLORADO
FIRST BETHANY BK & TR	BETHANY, OKLAHOMA
INTERBANK	ELK CITY, OKLAHOMA
STATE BK OF BURRTON	BURRTON, KANSAS
UNION BK	OKLAHOMA CITY, OKLAHOMA
UNITED B&TC	MARYSVILLE, KANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	* 3A1	Carlile Bancshares, Inc., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Treaty Oak Bank, Austin, Texas.	Newspaper:	Not available
			Federal Register:	12/20/2010
COMMERCIAL BANCSHARES, INC.	* 3A1	Commercial Bancshares, Inc., Humble, Texas, to become a bank holding company by acquiring 75 percent of El Campo Bancshares, Inc., El Campo, Texas, and indirectly acquire Commercial State Bank, El Campo, Texas.	Newspaper:	11/17/2010
			Federal Register:	12/17/2010
FIRST STATE BANK OF MINERAL WELLS	* 18C * Branch	First State Bank of Mineral Wells, Mineral Wells, Texas, to purchase the assets and assume the liabilities of the West Crockett National Bank, San Angelo, Texas, and establish a branch to be located at 1901 Wall Street, Weatherford, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
MC BANCSHARES, INC.	3A1	MC Bancshares, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Memorial City Bank, Houston, Texas.	Newspaper:	Not applicable
			Federal Register:	Not applicable
TEXAS COUNTRY BANCSHARES, INC.	4c8	Texas Country Bancshares Inc., Brady, Texas, 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 banks.	Newspaper:	Not applicable
			Federal Register:	Not available
TXRB HOLDINGS, INC.	* 3A1	TXRB Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Texas Republic Bank, N.A., Frisco, Texas.	Newspaper:	Not available
			Federal Register:	12/23/2010

* Subject to the provisions of the Community Reinvestment Act

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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3 4c8	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA, L.P., CGB Holdings, Inc., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to acquire 100 percent of Professional Business Bank, Pasadena, California, in connection with the merger of Professional Business Bank with and into California General Bank, Pasadena, California; and 2)CGB Holdings, Inc., Irvine, California, to form a wholly-owned subsidiary, CGB Asset Management, Inc., Irvine, California, to engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 11/22/2010
CASCADE BANCORP	CIC	LG C-Co, LLC, Green Equity Investors V, L.P., Leonard Green & Partners, L.P., Green Equity Investors Side V, L.P., GEI V Offshore Investors, L.P., GEI V Special Investors, L.P., Green V Holdings, LLC, GEI Capital V, LLC, and LGP Management, Inc., all of Los Angeles, California, John G. Danhaki, Pacific Palisades, California, Peter J. Nolan, Manhattan Beach, California; and Jonathan D. Sokoloff, Los Angeles, California, to acquire 10 percent or more of Cascade Bancorp, and thereby indirectly acquire control of Bank of the Cascades, both of Bend, Oregon.	Newspaper: Federal Register:	Not available Not available
CASCADE BANCORP	CIC	WLR CB AcquisitionCo LLC, WL Ross & Co. LLC, WLR Recovery Fund IV, L.P., WLR IV Parallel ESC, L.P. IV, Invesco North America Holdings, Inc., Invesco WLR IV Associates LLC, WLR Recovery Associates IV LLC, WL Ross Group L.P., El Vedado LLC, all of New York, New York, Wilbur L. Ross, Jr., Palm Beach, Florida, Invesco Ltd., Invesco Group Services, IVZ, Inc., Invesco Group Services, Inc., Invesco Advisers, Inc., Invesco Private Capital, Inc., all of Atlanta, Georgia, Invesco Holding Company Limited, London, United Kingdom, and Invesco AIM Management Group, Inc., Houston, Texas, to acquire 10 percent or more of Cascade Bancorp, and thereby indirectly acquire control of Bank of the Cascades, both of Bend, Oregon.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL PACIFIC FINANCIAL CORP.	CIC	DBD Cayman, Limited, TCG Holdings Cayman II, L.P., TC Group Cayman Investment Holdings, L.P., Carlyle Financial Services, Ltd., TCG Financial Services, L.P., all of Grand Cayman, Cayman Islands, and Carlyle Financial Services Harbor, L.P., Wilmington, Delaware, to acquire up to 24.9 percent of Central Pacific Financial Corp., Honolulu, Hawaii, and thereby indirectly acquire control of Bancorp's subsidiary, Central Pacific Bank, Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	Not available
CENTRAL PACIFIC FINANCIAL CORP.	CIC	ACMO-CPF, L.L.C., New York, New York, and persons that are acting with or control ACMO-CPF, L.L.C. (Anchorage Capital Master Offshore, Ltd., ACPO Master, L.P., Anchorage Capital Partners Offshore, Ltd., ACPO Master, Ltd., all of Grand Cayman, Cayman Islands; Anchorage Capital Partners, L.P., Anchorage Capital Group, L.L.C. (f/k/a Anchorage Advisors, L.L.C.), Anchorage Capital, L.L.C. (f/k/a Anchorage Capital Group, L.L.C.), Anchorage Capital Management, L.L.C., Anchorage Advisors Management, L.L.C., all of Wilmington, Delaware; and Kevin Ulrich and Anthony Davis, both of New York, New York, to acquire up to 24.9 percent of Central Pacific Financial Corp., Honolulu, Hawaii, and thereby indirectly acquire control of Bancorp's subsidiary, Central Pacific Bank, Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	Not available
FIRSTBANK OF ARIZONA, INC.	Member	FirstBank of Arizona, Inc., Phoenix, Arizona, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MISSION VALLEY BANCORP	CIC	Marc Jonathan Foulkrod and Jamie Foulkrod, both of Moorpark, California, to acquire additional voting shares of Mission Valley Bancorp, Sun Valley, California, and thereby indirectly acquire shares of Mission Valley Bank, Sun Valley, California.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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
NONE					

CRA Examinations scheduled for First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
AMERICAN SCTY BK	NEWPORT BEACH, CALIFORNIA
BANK OF UT	OGDEN, UTAH
COMMONWEALTH BUS BK	LOS ANGELES, CALIFORNIA
FIRST UT BK	SALT LAKE CITY, UTAH
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act