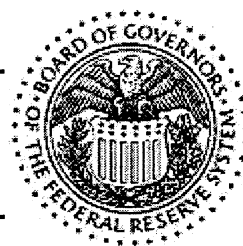

Federal Reserve Release



H.2

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

No. 1

Week Ending January 1, 2011

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

Enforcement

BankEast, Knoxville, Tennessee -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, December 28, 2010

Baylake Corp., Sturgeon Bay, Wisconsin, and Baylake Bank -- written agreement with the Federal Reserve Bank of Chicago and the State of Wisconsin Department of Financial Institutions.

- Announced, December 30, 2010

Santa Lucia Bancorp, Atascadero, California, and Santa Lucia Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, December 30, 2010

H.2 Actions under delegated authority

December 26, 2010 to January 1, 2011

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 4420 North Fairfax Drive, Arlington, Virginia.

- Approved, December 29, 2010

Bank Holding Companies

Director, BS&R

Ally Financial, Inc., Detroit, Michigan, and Ally Bank, Midvale, Utah -- relief from certain conditions relating to sections 23A and 23B of the Federal Reserve Act that were imposed in connection with the application by Ally Financial (formerly GMAC LLC) to become a bank holding company.

- Granted, December 23, 2010

(A/C)

Minneapolis

Bigfork Bancshares, Inc., Bigfork, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, December 31, 2010

Minneapolis

Bitterroot Holding Company, Lolo, Montana -- to increase its ownership in West One Bank, Kalispell.

- Approved, December 30, 2010

Bank Holding Companies

Atlanta

First State Bank of the Florida Keys Holding Company, Key West, Florida -- relief from a commitment.

- Granted, December 28, 2010

Atlanta

Franklin Acquisition Company, LLC, Tampa, Florida -- to become a bank holding company and to acquire Anderen Financial, Inc., Palm Harbor, and its subsidiary, Anderen Bank; for Florida Bank Group, Inc., Tampa, to merge with Franklin Acquisition and thereby acquire Anderen Financial and Anderen Bank; and for Florida Bank, Tampa, to merge with Anderen Bank.

- Withdrawn, December 20, 2010

(A/C)

Atlanta

PFGBI, LLC, McDonough, Georgia -- to become a bank holding company and to acquire shares of Montgomery County Bankshares, Inc., Ailey, and Montgomery Bank & Trust.

- Approved, December 29, 2010

Secretary

Texas Country Bancshares, Inc., Brady, Texas -- to purchase loans from its subsidiary bank, Uvalde National Bank, Uvalde, and thereby engage de novo in extending credit and servicing loans.

- Approved, December 22, 2010

(A/C)

Bank Mergers

Secretary

1st United Bank, Boca Raton, Florida -- to purchase certain assets and assume certain liabilities of The Bank of Miami, National Association, Coral Gables.

- Approved, December 17, 2010

(A/C)

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of First Southern Bank, Batesville, and to retain the acquired facilities as branches.

- Withdrawn, December 27, 2010

Dallas

First State Bank of Mineral Wells, Mineral Wells, Texas -- to purchase certain assets and assume certain liabilities of Crockett National Bank, Ozona, and to establish a branch at 1901 Wall Street, Weatherford.

- Approved, December 27, 2010

Change in Bank Control

Philadelphia

Asian Financial Corporation, Philadelphia, Pennsylvania -- change in bank control of Asian Financial and its subsidiary bank, Asian Bank, Philadelphia.

- Permitted, December 29, 2010

Chicago

Bippus State Corporation, Huntington, Indiana -- to retain control of Bippus and its subsidiary bank, Bippus State Bank, Huntington.

- Permitted, December 31, 2010

Extensions of Time

Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- one-year extension of time to conform or divest certain impermissible nonbanking activities and investments.

- Granted, December 30, 2010

International Operations

Director, BS&R

Ally Financial, Inc., Detroit, Michigan -- waiver of remainder of prior-notification period to make an additional investment in ResMor Trust Company, Toronto, Canada.

- Granted, December 21, 2010

(A/C)

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of prior-notification period to make additional investments in Banco Citibank, S.A., Sao Paulo, Brazil, and Banco Citicard, S.A.

- Granted, December 22, 2010

(A/C)

Director, BS&R

JPMorgan Chase Bank, National Association, Columbus Ohio -- waiver of remainder of prior-notification period to establish a branch in Doha, Qatar, and to expand the activities of its existing branch in Riyadh, Kingdom of Saudi Arabia.

- Granted, December 21, 2010

(A/C)

International Operations

Director, BS&R

Key Equipment Finance International, Inc., Superior, Colorado -- waiver of remainder of prior-notification period to make additional investments in Key Equipment Finance Ireland Limited, Dublin, Ireland, and Key Equipment Finance Netherlands, B.V., Utrecht, Netherlands, indirectly through Key Equipment Finance Europe Limited, Berkshire, United Kingdom.

- Granted, December 23, 2010

(A/C)

Membership

Secretary

Bank of Texas, Midland, Texas -- to become a member of the Federal Reserve System.

- Approved, December 27, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHUO MITSUI TRUST HOLDINGS, INC.	* 3A1	Chuo Mitsui Trust Holdings, Inc., Tokyo, Japan, to become a bank holding Company by acquiring The Sumitomo Trust and Banking Co., Ltd, Osaka, Japan, pursuant to Section 3(a)(1) of the BHC ACT of 1956, as amended, and indirectly acquire control of its wholly-owned subsidiary Sumitomo Trust and Banking Co.,(USA), Hoboken, New Jersey, and thereafter, engage in certain nonbanking activities pursuant to Sections 4(c)(8)and 4(j)of the BHC Act and Section 225.24 of Regulation Y.	Newspaper:	01/14/2011
	4c8		Federal Register:	01/18/2011
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A3	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
	* 3A5		Federal Register:	12/03/2010
M&T BANK CORPORATION	* 3A3	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:	12/25/2010
	4c8		Federal Register:	Not available
	* 18C			
	* Branch			
	* 4c8			

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
884303	CHEMUNG CANAL TC, ELMIRA, NEW YORK	04/05/2010	11/30/2010	O	Int Sm Bank

CRA Examinations scheduled for**Quarter of**

Institution

Location

NONE

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending January 1, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, to establish a branch office located at 203 International Drive, Hunt Valley, Baltimore County, MD.	Newspaper:	01/03/2011
			Federal Register:	Not applicable
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

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
2963547	LANDMARK CMNTY BK, PITTSTON, PENNSYLVANIA	06/21/2010	12/14/2010	S	Small Bank

CRA Examinations scheduled for**Quarter of****Institution****Location**

NONE

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCSHARES, INC.	* 3A1	FNB Bancshares, Inc., Sycamore, OH to become a bank holding company by acquiring 100% of the voting shares of First National Bank of Sycamore, Sycamore, OH.	Newspaper:	01/20/2011
			Federal Register:	01/24/2011

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
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NONE

CRA Examinations scheduled for	Quarter of
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Institution	Location
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NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARVEST BANCORP, INC.	CIC	Notice by Mr. Mehrdad Elie of Redwood City, California, to acquire up to 31% of the voting securities of HarVest BanCorp, Inc., Gaithersburg, Maryland, and indirectly acquire shares of HarVest Bank of Maryland, Rockville, Maryland.	Newspaper:	Not available
			Federal Register:	Not available

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
188720	FARMERS BK OF APPOMATTOX, APPOMATTOX, VIRGINIA	08/30/2010	12/02/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1101 N. Congress Avenue, Boynton Beach, Florida.	Newspaper:	01/06/2011
			Federal Register:	Not applicable

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
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NONE

CRA Examinations scheduled for	Quarter of
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Institution	Location
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NONE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA	* 18C	Bank Iowa, Clarinda, Iowa, to merge with sister banks: Bank Iowa, Altoona, Iowa; Bank Iowa, Denison, Iowa; Bank Iowa, Humboldt, Iowa; Bank Iowa, New Hampton, Iowa; Bank Iowa, Oskaloosa, Iowa; Bank Iowa, Red Oak, Iowa. As a result of these mergers, all offices will become offices of Bank Iowa, Clarinda, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
CHOICE BANCORP, INC.	* 3A1	Choice Bancorp, Inc., Oshkosh, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Choice Bank, Oshkosh, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	08/23/2010

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
312244	FIRST BK OF BERNE, BERNE, INDIANA	06/21/2010	12/02/2010	S	Int Sm Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas ("Bancorp"), to acquire 968 additional voting shares of Legacy National Bank, Springdale, Arkansas ("Legacy"). The acquisition will result in Bancorp retaining ownership of up to 8.11 percent of Legacy's voting stock.	Newspaper:	01/31/2011
			Federal Register:	Not available

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.

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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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEROKEE BANCSHARES, INC.	CIC	Retroactive notice by Russell James Gesell, Saint Paul, Minnesota, individually, and as co-trustee of the Charles R. Gesell Irrevocable Trust, Saint Paul, Minnesota, and the Peter J. Gesell Irrevocable Trust, Saint Paul, Minnesota, to retain 25 percent or more of the shares of Cherokee Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly retain control of BankCherokee, Saint Paul, Minnesota. In addition, retroactive notice by Rene J. Gesell, Saint Paul, Minnesota, individually, and as co-trustee of the Charles R. Gesell Irrevocable Trust, Saint Paul, Minnesota, and the Peter J. Gesell Irrevocable Trust, Saint Paul, Minnesota, and these two trusts, to retain shares of Cherokee Bancshares, Inc., Saint Paul, Minnesota, and thus join the Gesell Family Group, which controls 25% or more of Cherokee Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly controls BankCherokee, Saint Paul, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FIRST ADVANTAGE BANCSHARES, INC.	CIC	Notice by Karl J. Breyer, Minneapolis, Minnesota, to acquire 10 percent or more of the shares of First Advantage Bancshares, Inc., Coon Rapids, Minnesota, and thereby indirectly gain control of First Advantage Bank, Coon Rapids, Minnesota. In addition, notice by Richard M. Ihrig, and Colleen J. Cooper, both of Minneapolis, Minnesota, to jointly acquire 10 percent or more of the shares of First Advantage Bancshares, Inc., Coon Rapids, Minnesota, and thereby indirectly gain control of First Advantage Bank, Coon Rapids, Minnesota.	Newspaper:	Not available
			Federal Register:	01/04/2011
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	CIC	Change in control notice by Richard M. Connor, Jr., Laona, Wisconsin, to acquire and retain 25 percent or more of the shares of Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin, and thereby indirectly acquire and retain control of Laona State Bank, Laona, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/20/2011

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.

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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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORCON FINANCIAL CORP.	CIC	Notice submitted by Jeffrey J. Heiman and Jerod J. Heiman, both of Wichita, Kansas, to retain control of Norcon Financial Corp., parent of Conway Bank, National Association, both in Conway Springs, Kansas.	Newspaper:	Not available
			Federal Register:	01/03/2011

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
1002953	AMERICAN BK OF BAXTER SPRINGS, BAXTER SPRINGS, KANSAS	09/20/2010	12/13/2010	S	Small Bank
440857	AMERICAS CMNTY BK, BLUE SPRINGS, MISSOURI	09/20/2010	12/20/2010	S	Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	09/13/2010	12/20/2010	S	Int Sm Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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NONE

CRA Examinations scheduled for	Quarter of
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Institution	Location
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NONE

Federal Reserve Bank of San Francisco

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	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:	Not available
	4c8		Federal Register:	11/22/2010
CASCADE BANCORP	CIC	1)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; and 2) Cascade Bancorp, Bend, Oregon, to appoint Michael John Connolly as a Director.	Newspaper:	Not available
			Federal Register:	12/17/2010
CASCADE BANCORP	CIC	1) 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; and 2) Cascade Bancorp, Bend, Oregon, to appoint James Bicknell Lockhart III as a Director.	Newspaper:	Not available
			Federal Register:	12/17/2010

Federal Reserve Bank of San Francisco

Filings received during the week ending January 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASCADE BANCORP	CIC	BOTC Holdings LLC and persons that are acting with or control BOTC Holdings LLC (Lightyear Fund II, L.P., Lightyear Co-Invest Partnership II, L.P., Lightyear Fund II GP, L.P., Lightyear Fund II GP Holdings, LLC, Marron & Associates, LLC, Chestnut Venture Holdings, LLC, Lightyear Capital II, LLC, Lightyear Capital LLC and Donald B. Marron), all of New York, New York, to acquire 24.35 percent of Cascade Bancorp, and thereby indirectly acquire control of The Bank of the Cascades, both of Bend, Oregon.	Newspaper:	Not available
			Federal Register:	12/20/2010
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:	12/17/2010
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

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
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE