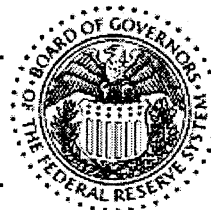

Federal Reserve Release



H.2

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

No. 3

Week Ending January 15, 2011

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

Advisory Councils

Consumer Advisory Council -- appointment of 10 new members and designation of Jim Park as chair and Mary Tingerthal as vice chair for 2011.

- Announced, January 10, 2011

H.2 Actions under delegated authority

January 9, 2011 to January 15, 2011

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSD Office of Staff Director

Bank Branches, Domestic

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 3045 East Riggs Road, Chandler, Arizona, and 10923 East Baseline Road, Mesa (two applications).

- Approved, January 14, 2011

Chicago

First Bank & Trust, Evanston, Illinois -- to establish a branch at 4007 Dempster Street, Skokie.

- Approved, January 14, 2011

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 1101 North Congress Avenue, Boynton Beach, Florida.

- Approved, January 12, 2011

Philadelphia

Susquehanna Bank, Lititz, Pennsylvania -- to establish a branch at 203 International Drive, Hunt Valley, Maryland.

- Approved, January 10, 2011

Richmond

Union First Market Bank, Richmond, Virginia -- to establish a branch at 1044 Warrenton Road, Stafford.

- Approved, January 13, 2011

Bank Holding Companies

Dallas

Carlile Bancshares, Inc., Fort Worth, Texas -- to acquire Community State Bank, Austin.

- Approved, January 12, 2011

Dallas

Carlile Bancshares, Inc., Fort Worth, Texas -- to become a bank holding company and to acquire Treaty Oak Bank, Austin.

- Approved, January 12, 2011

Dallas

Cendera Holdings, Inc., Fort Worth, Texas -- to become a bank holding company and to acquire First Bells Bankshares, Inc., Bells, and indirectly acquire The First National Bank of Bells/Savoy, and to engage in extending credit and servicing loans through Cendera Funding, Inc., Fort Worth.

- Withdrawn, January 11, 2011

Kansas City

Exchange Bancorp of Missouri, Inc., Fayette, Missouri -- to become a bank holding company and to acquire Exchange Bank of Missouri, Fayette.

- Approved, January 14, 2011

Chicago

Metropolitan Bank Group, Inc., Chicago, Illinois -- waiver of application to merge with NC Bancorp, Inc., Chicago, in connection with the merger of their respective subsidiary banks, North Community Bank, Chicago, and Edens Bank, Wilmette.

- Withdrawn, December 27, 2010

(A/C)

Bank Holding Companies

Atlanta

North American Financial Holdings, Inc., Charlotte, North Carolina -- to acquire shares of Capital Bank Corporation, Raleigh, and Capital Bank.

- Approved, January 13, 2011

Kansas City

Northern Missouri Bancshares, Inc., Unionville, Missouri -- to acquire shares of Exchange Bancorp of Missouri, Inc., Fayette, and Exchange Bank of Missouri.

- Approved, January 14, 2011

Change in Bank Control

St. Louis

First Community Bancshares, Inc., Batesville, Arkansas -- change in bank control of First Community and its subsidiary bank, First Community Bank of Batesville, Batesville.

- Permitted, January 14, 2011

San Francisco

Mission Valley Bancorp, Sun Valley, California -- change in bank control of Mission Valley and its subsidiary bank, Mission Valley Bank, Sun Valley.

- Permitted, January 14, 2011

Kansas City

Northern Missouri Bancshares, Inc., Unionville, Missouri -- to retain control of Northern Missouri and its subsidiary bank, Farmers Bank of Northern Missouri, National Association, Unionville.

- Permitted, January 14, 2011

Extensions of Time

Richmond

CapGen Capital Group IV LLC, New York, New York, and CapGen Capital Group IV LP -- extension to April 14, 2011, to become bank holding companies and to acquire shares of Jacksonville Bancorp, Jacksonville, Florida, and indirectly acquire The Jacksonville Bank.

- Granted, January 13, 2011

International Operations

Director, BS&R

JPMorgan Chase & Co., New York, New York -- waiver of remainder of prior-notification period for JPMorgan Chase and certain subsidiaries to invest in J.P. Morgan Capital Holdings Limited, J.P. Morgan Chase (UK) Holdings Limited, J.P. Morgan Chase International Holdings, and J.P. Morgan Chase Securities Ltd., all of London, United Kingdom, and modification of the aggregate investment limit of Regulation K.

- Granted, December 23, 2010

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending January 15, 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 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/01/2010
	* 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:	02/08/2011
	* 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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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
2580243	AMERICAN BK, ALLENTOWN, PENNSYLVANIA	08/02/2010	01/05/2011	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 15, 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:	01/21/2011
SONABANK	* Branch	Sonabank, McLean, Virginia, to establish a branch at 10 West Washington Street, Middleburg, Virginia.	Newspaper:	01/25/2011
			Federal Register:	Not applicable
UNION FIRST MARKET BANK	* 18C	Union First Market Bank, Richmond, Virginia, to acquire certain assets and assume certain liabilities of the Harrisonburg, Virginia, branch office of NewBridge Bank, Greensboro, North Carolina.	Newspaper:	02/12/2011
	* Branch		Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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
790721	EVb, TAPPAHANNOCK, VIRGINIA	09/13/2010	01/10/2011	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
2860440	1ST UNITED BK, BOCA RATON, FLORIDA	07/26/2010	11/15/2010	S	Small Bank
581237	FIRST NAVY BK, PENSACOLA, FLORIDA	02/25/2008	12/27/2010	NI	Small Bank
318835	PILOT BK, TAMPA, FLORIDA	01/25/2010	08/05/2010	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 15, 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
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
VILLAGE BANK & TRUST	* 18C	Village Bank and Trust Company, Arlington Heights, Illinois, to purchase certain assets and assume certain liabilities of a branch located in 320 East Northwest Highway, Mount Prospect, Illinois, from Northbrook Bank & Trust Company, Northbrook, Illinois, and thereby to establish a branch at the same location.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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

Quarter of

Institution

Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP OF HICKMAN, INC.	CIC	Notice by the Coffey Family control group, Hickman, Kentucky, to retain control of Citizens Bancorp of Hickman, Inc., Hickman, Kentucky. The Coffey Family control group consists of Avery Coffey, Carla Coffey, Briley N. Coffey, James Coffey, Harold P. Coffey, Jr., Jill Coffey, Brooke Coffey, James Benjamin Coffey, Jentrie Coffey, Sue Werner, all of Hickman, Kentucky; and Patsy Campbell, Fulton, Kentucky.	Newspaper:	02/02/2011
			Federal Register:	02/01/2011

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
704755	PROVIDENCE BK, COLUMBIA, MISSOURI	09/20/2010	12/31/2010	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 15, 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:	01/21/2011
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:	01/02/2011
			Federal Register:	01/04/2011
FIRST STATE BANK SOUTHWEST 2002 AMENDED AND RESTATED KSOP PLAN AND TRUST	CIC	Change in Control Notice by Gregory R. Raymo, Worthington, Minnesota, individually and as a proposed Co-Trustee of the First State Bank Southwest 2010 Amended and Restated KSOP Plan and trust, to acquire 25 percent or more of the shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota, and thereby indirectly gain control of First State Bank Southwest, Pipestone, Minnesota.	Newspaper:	Not available
			Federal Register:	02/03/2011
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:	01/26/2011
			Federal Register:	01/20/2011

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILCOX BANCSHARES, INC.	CIC	Notice by Noah W. Wilcox, as an individual and as trustee of the Noah W. Wilcox Trust, Grand Rapids, Minnesota, to acquire 25 % or more of the shares of Wilcox Bancshares, Grand Rapids, Minnesota, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota. Additionally, the Noah W. Wilcox trust will acquire 10 % or more of Wilcox Bancshares, and thus join the Wilcox Family Group, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota.	Newspaper:	Not available
			Federal Register:	02/01/2011

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.

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
258351	PENINSULA BK, ISHPEMING, MICHIGAN	09/13/2010	01/10/2011	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIVE POINTS BANK	* 18C	Five Points Bank, Grand Island, Nebraska, to purchase certain assets and assume certain liabilities of the LaVista, Nebraska branch of First State Bank, Gothenberg, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
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

* 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.

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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
7456	BANK OF HARTINGTON, HARTINGTON, NEBRASKA	10/25/2010	01/07/2011	S	Small Bank
782650	CITIZENS ST BK OF CORTEZ, CORTEZ, COLORADO	10/04/2010	01/05/2011	S	Small Bank
686459	EXCHANGE BK OF MO, FAYETTE, MISSOURI	10/04/2010	01/04/2011	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN COUNTY BANCSHARES, INC.	3A1	Austin County Bancshares, Inc., Bellville, Texas, to become a holding company by acquiring 100 percent of Austin County State Bank, Bellville, Texas.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SULPHUR SPRINGS BANCSHARES, INC.	* 3A5	Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, to acquire by merger 100 percent of First Mineola, Inc., and indirectly acquire The First National Bank of Mineola, both of Mineola, Texas.	Newspaper:	Not available
			Federal Register:	02/07/2011

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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S = Satisfactory
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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
1447639	BANK OF THE WEST, EL PASO, TEXAS	07/12/2010	01/31/2011	O	Large Bank
946461	FIRST BK, MULESHOE, TEXAS	10/05/2009	01/03/2011	S	Small Bank
913267	LEGACYTEXAS BK, PLANO, TEXAS	09/14/2009	08/16/2010	S	Large Bank
726953	UNITED TX BK, DALLAS, TEXAS	02/22/2010	12/27/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper:	Not available
			Federal Register:	Not applicable
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
CASCADE BANCORP	CIC	1) 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 and 2) Cascade Bancorp to appoint Chris C. Casciato as a Director.	Newspaper:	Not available
			Federal Register:	12/20/2010

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 15, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL PACIFIC FINANCIAL CORP.	CIC	1) ACOMO-CPF, L.L.C., New York, New York, and persons that are acting with or control ACOMO-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; and Central Pacific Corp, Honolulu, Hawaii, to appoint Alvaro Jose Aguirre as a Director.	Newspaper:	Not available
			Federal Register:	12/17/2010

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
657365	HANMI BK, LOS ANGELES, CALIFORNIA	09/13/2010	12/27/2010	S	Large Bank
3716852	MARLIN BUS BK, SALT LAKE CITY, UTAH	07/19/2010	12/28/2010	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE