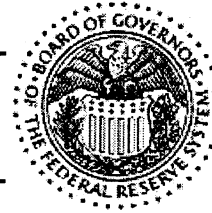

Federal Reserve Release



H.2

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

No. 4

Week Ending January 22, 2011

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

Board Operations

Offices of Diversity and Inclusion -- establishment of offices to promote diversity and inclusion at the Board and at the twelve Federal Reserve Banks, in accordance with the Dodd-Frank Act.

- Announced, January 18, 2011

Personnel

Division of Research and Statistics -- appointment of Michael Gibson, Janice Shack-Marquez, and Daniel Sichel as senior associate directors; Daniel Covitz, Matthew Eichner, Eric Engen, Michael Kiley, David Lebow, and Michael Palumbo as associate directors; Sean Campbell and Joshua Gallin as deputy associate directors; and Elizabeth Kiser, Karen Pence, John Roberts, Steven Sharpe, John Stevens, and Stacey Tevlin as assistant directors.

- Announced, January 21, 2011

Management Division -- appointment of Brender L. Gregory as associate director.

- Announced, January 21, 2011

Regulations and Policies

Government Accountability Office -- response to the GAO report "Mortgage Foreclosures: Additional Mortgage Servicers Actions Could Help Reduce the Frequency and Impact of Abandoned Foreclosures."

- Approved, January 21, 2011

Office of Thrift Supervision Transition Plan -- interagency report to Congress regarding the transfer of OTS authority and responsibilities to the Board, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation, in accordance with the Dodd-Frank Act.

- Approved, January 11, 2011

(A/C)

Enforcement

Interinvest Bancshares Corporation, New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, January 20, 2011

H.2 Actions under delegated authority

January 16, 2011 to January 22, 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

St. Louis

Evolve Bank & Trust, West Memphis, Arkansas -- to establish a branch at 5860 Ridgeway Center Parkway, Suite 100, Memphis, Tennessee.

- Approved, January 19, 2011

Bank Holding Companies

New York

Chemung Financial Corporation, Elmira, New York -- to acquire Fort Orange Financial Corp., Albany, and thereby acquire its subsidiary bank, Capital Bank & Trust Company.

- Approved, January 21, 2011

Kansas City

Citizens National Corporation, Wisner, Nebraska -- to acquire additional shares of Republic Corporation, Omaha, and United Republic Bank.

- Approved, January 19, 2011

Dallas

Grupo Financiero Banorte, S.A.B. de C.V., Monterrey, Mexico -- to acquire Ixe Grupo Financiero, S.A.B. de C.V., Cuauhtemoc, and indirectly acquire Ixe Securities, LLC, New York, New York, and thereby continue to engage in securities brokerage activities.

- Approved, January 20, 2011

Bank Mergers

New York

Chemung Canal Trust Company, Elmira, New York -- to merge with Capital Bank & Trust Company, Albany.

- Approved, January 21, 2011

Banks, State Member

Kansas City

The F & M Bank and Trust Company, Tulsa, Oklahoma -- relief from certain commitments.

- Granted, January 18, 2011

Change in Bank Control

Minneapolis

Flathead Lake Bancorporation, Inc., Polson, Montana -- change in bank control of Flathead Lake and its subsidiary bank, First Citizens Bank of Polson, National Association, Polson.

- Permitted, January 21, 2011

Extensions of Time

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- extension to April 16, 2011, to acquire shares of CKF Bancorp, Inc., Danville, and thereby indirectly acquire an interest in Central Kentucky Federal Savings Bank.

- Granted, January 18, 2011

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to April 22, 2011, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, January 18, 2011

Financial Holding Companies

Chicago

Market Place Bancshares, Inc., Champaign, Illinois -- election to become a financial holding company.

- Effective, January 20, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 22, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
READING CO-OPERATIVE BANK	Member	Application by Reading Co-operative Bank, Reading, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* 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

Quarter of

Institution

Location

NONE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 22, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCA POPOLARE VICENZA SCPAARL	FBSEA	Banca Popolare di Vicenza, Vicenza, Italy, to establish a representative office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			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

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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
910118	TIOGA ST BK, SPENCER, NEW YORK	03/15/2010	01/18/2011	S	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 22, 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:

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SN = Substantial noncompliance

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

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

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending January 22, 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.

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

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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 22, 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
SANDY SPRING BANK	* Branch	Sandy Spring Bank, Olney, Maryland, to establish a branch at 550 North Quincy Street, Arlington, Virginia.	Newspaper:	01/21/2011
			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
3626858	COMMUNITY CAP BK VA, CHRISTIANSBURG, VIRGINIA	09/27/2010	01/11/2011	S	Whole/Ltd Purp

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 22, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BISCAYNE BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Thomas Dunlap Lumpkin II, and Peyton White Lumpkin, Pinecrest, Florida, to retain 10.51 percent of the outstanding shares of Biscayne Bancshares, Inc. and its subsidiary bank, Biscayne Bank, both of Coconut Grove, Florida.	Newspaper:	Not available
			Federal Register:	Not available
BRAND GROUP HOLDINGS, INC.	CIC	Prior change in control notice filed by SG-BBC, LLC, and its managing member, The Stephens Group, LLC, both of Little Rock, Arkansas, to acquire up to 24.80 of the outstanding shares of Brand Group Holdings, Inc., and its subsidiary bank, The Brand Banking Company, both of Lawrenceville, Georgia. Total pro forma ownership will equal 24.80.	Newspaper:	01/31/2011
			Federal Register:	01/28/2011
BRAND GROUP HOLDINGS, INC.	CIC	Prior change in control notice filed by Carlyle Financial Services Harbor, L.P., CGFSP Coinvestment, L.P., Carlyle Global Partner Master Coinvestment Cayman, L.P., Carlyle Global Financial Services Partners, L.P., TCG Financial Services, L.P., Carlyle Financial Services, Ltd., TC Group Cayman Investment Holdings, L.P., TCG Holdings Cayman II, L.P., DBD Cayman, Limited, TCG Financial Services Investment Holdings, L.P., Carlyle Financial Services Holdings, Ltd., all of Grand Cayman, Cayman Islands, Daniel A. D'Aniello, William E. Conway, Jr., David M. Rubenstein, all of Washington, D.C., and Carlyle Investment Management, L.L.C., TC Group, L.L.C., and TCG Holdings, L.L.C., all of Wilmington, Delaware, to acquire up to 24.9 percent of the voting shares and thereby control of Brand Group Holdings, Inc., and its subsidiary, The Brand Banking Company, both of Lawrenceville, Georgia.	Newspaper:	01/29/2011
			Federal Register:	02/09/2011

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
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NONE

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 22, 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:	01/31/2011
	* 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

* 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

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SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
427241	FRIENDSHIP ST BK, FRIENDSHIP, INDIANA	06/21/2010	11/19/2010	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending January 22, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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:

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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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 22, 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:	01/31/2011
			Federal Register:	01/21/2011
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:	02/10/2011
			Federal Register:	02/03/2011
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.

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

O = Outstanding

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SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1441600	BIG SKY WESTERN BK, BOZEMAN, MONTANA	07/19/2010	01/14/2011	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 22, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANCSHARES, INC.	4c8	American State Bancshares, Inc., to acquire 100 percent of ASB Holdings, LLC, both in Great Bend, Kansas, and thereby engage in information technology consulting services.	Newspaper: Federal Register:	Not applicable 02/08/2011
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: Federal Register:	Not available Not applicable
FRONTIER HOLDINGS, LLC	* 3A3	Frontier Holdings, LLC, Omaha, Nebraska, to acquire 100 percent of the voting shares of ARSEBECO, Inc., parent of Richardson County Bank & Trust Company, both in Falls City, Nebraska. Frontier Management, LLC, Omaha, Nebraska, to acquire indirect control of 100 percent of the voting shares of ARSEBECO, Inc., parent of Richardson County Bank & Trust Company, both in Falls City, Nebraska, by virtue of its control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 01/03/2011
SOUTHEASTERN BANCSHARES, INC.	CIC	Notice submitted by the Linda Lake Young Irrevocable Trust, the Lori Lee Young Irrevocable Trust, and the Robyn Elizabeth Batson Irrevocable Trust, all of Broken Bow, Oklahoma and all as members of the Young Family control group, to retain control of Southeastern Bancshares, Inc., parent of 1st Bank & Trust, both in Broken Bow, Oklahoma. Robyn Batson, Broken Bow, Oklahoma, serves as sole trustee of each of the trusts.	Newspaper: Federal Register:	01/10/2011 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 22, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL BANCSHARES OF BOSSIER, INC.	* 3A3	Citizens National Bancshares of Bossier, Inc., Bossier City, Louisiana, to acquire 100 percent of Citizens Bankshares of Springhill, Inc., Springhill, Louisiana, and indirectly acquire Citizens Bank & Trust Company, Springhill, Louisiana.	Newspaper:	Not available
			Federal Register:	02/18/2011
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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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
574051	HERITAGE BK, PEARLAND, TEXAS	10/18/2010	02/28/2011	S	Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/09/2010	03/01/2010	S	Int Sm 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 22, 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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 22, 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
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at 191 W North Street, Manteca, California.	Newspaper:	01/21/2011
			Federal Register:	Not applicable

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

NONE