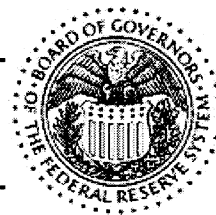

Federal Reserve Release



H.2

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

No. 10

Week Ending March 5, 2011

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

Testimony and Statements

Term Asset-Backed Securities Loan Facility (TALF) -- statement by William R. Nelson, Deputy Director, Division of Monetary Affairs, before the Congressional Oversight Panel for the Troubled Asset Relief Program on the establishment and operation of the TALF, the effects of the program, and steps taken to control risk.

- Published, March 4, 2011

Forms

Forms -- final Board review (1) to extend without revision the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225), International Applications and Prior Notifications under Subparts A and C of Regulation K (FR K-1), International Applications and Prior Notifications under Subpart B of Regulation K (FR K-2), and Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F); (2) to extend with revision the Consumer Satisfaction Questionnaire, Federal Reserve Consumer Help (FRCH) -- Consumer Survey, and Consumer Online Complaint Form (FR 1379a, b, and c) and Bank Holding Company Application and Notification Forms (FR Y-3, Y-3N, and Y-4); and (3) to implement the Payments Systems Surveys (FR 3054a, b, c, and d).

- Approved, March 4, 2011

Regulations and Policies

Regulation CC (Availability of Funds and Collection of Checks) -- publication for comment of amendments to encourage banks to clear and return checks electronically, add provisions that govern electronic items cleared through the check-collection system, and shorten the "exception" hold periods on deposited funds.

- Approved, March 1, 2011

Regulations and Policies

Regulations V (Fair Credit Reporting) and B (Equal Credit Opportunity) -- publication for comment of interagency amendments to require disclosure of credit scores and related information to consumers in risk-based pricing notices and adverse action notices if a credit score is used in setting the credit terms or taking adverse action, in accordance with the Dodd-Frank Act.

- Approved, February 28, 2011

Reserve Bank Operations

Federal Reserve Bank of San Francisco -- appointment of John C. Williams as president, effective March 1, 2011.

- Approved, February 25, 2011

(A/C)

Enforcement

Bridgeview Bancorp, Inc., Bridgeview, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, March 1, 2011

Outsource Holdings, Inc., Lubbock, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, March 3, 2011

H.2 Actions under delegated authority

February 27, 2011 to March 5, 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

Richmond

Community Capital Bank of Virginia, Christiansburg, Virginia -- to establish a branch at 100 West Franklin Street, Richmond.

- Approved, March 3, 2011

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 1000 Bryn Mawr Road, Carlisle.

- Approved, February 28, 2011

Richmond

Virginia Heritage Bank, Fairfax, Virginia -- to establish a branch at 45745 Nokes Boulevard, Dulles.

- Approved, March 4, 2011

Bank Holding Companies

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Approved, March 3, 2011

Bank Holding Companies

Dallas

Citizens National Bancshares of Bossier, Inc., Bossier City, Louisiana -- to acquire Citizens Bankshares of Springhill, Inc., Springhill, and indirectly acquire Citizens Bank & Trust Company.

- Approved, February 28, 2011

Kansas City

Frontier Holdings, LLC, Omaha, Nebraska -- to acquire ARSEBECO, Inc., Falls City, and its subsidiary bank, Richardson County Bank & Trust Company; and for Frontier Management, LLC, Omaha, to acquire indirect control of ARSEBECO, Inc.

- Approved, March 4, 2011

General Counsel

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, March 1, 2011

Boston

Northeast Bancorp, Lewiston, Maine, and Northeast Bank -- modification of a commitment.

- Withdrawn, February 23, 2011

(A/C)

St. Louis

SBW Bancshares, Inc., Waterloo, Illinois -- to become a bank holding company and to acquire State Bank of Waterloo, Waterloo.

- Approved, March 3, 2011

Bank Holding Companies

Dallas

TXRB Holdings, Inc., Dallas, Texas -- to become a bank holding company and to acquire Texas Republic Bank, N.A., Frisco.

- Approved, February 28, 2011

Dallas

WCM Holdings, Inc., Dallas, Texas, and WCM-Parkway, Ltd. -- to acquire shares of Veritex Holdings, Inc., Dallas, and indirectly acquire Professional Bank, NA.

- Approved, February 28, 2011

Banks, State Member

Director, BS&R

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments.

- Approved, March 1, 2011

Change in Bank Control

Richmond

First Mariner Bancorp, Baltimore, Maryland -- change in bank control of First Mariner and its subsidiary bank, First Mariner Bank, Baltimore.

- Withdrawn, March 1, 2011

Extensions of Time

Richmond

CapGen Capital Group III LP, New York, New York, and CapGen Capital Group III LLC -- extension to June 3, 2011, to increase their investment in Seacoast Banking Corporation of Florida, Stuart, Florida, and Seacoast National Bank.

- Granted, March 3, 2011

Financial Holding Companies

New York

M&T Bank Corporation, Buffalo, New York, and First Empire State Holding Company -- elections to become financial holding companies.

- Effective, March 1, 2011

Membership

St. Louis

Texico State Bank, Texico, Illinois -- to become a member of the Federal Reserve System.

- Approved, March 1, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

* 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			

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCA POPOLARE VICENZA SCPAARL	FBSEA	Banca Popolare di Vicenza S.C.p.A, Vicenza, Italy, to establish a representative office in New York, New York, pursuant to Section 211.24(a) (1) of Regulation K.	Newspaper:	03/26/2011
			Federal Register:	Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provided 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make investments in its UK-subidiaries and to request a waiver from the aggregate investment limit under Section 211.9(b)(6) of Regulation K.	Newspaper:	Not applicable
			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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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 March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	10/18/2010	02/28/2011	S	Int Sm Bank

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 March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARVEST BANCORP, INC.	CIC	Notice by Mr. Mehrdad Elie of Redwood City, California, to individually acquire up to 32%, and as a group acting in concert with Mr. Mesfin Ayenew, Potomac, Maryland; Mr. David P. Como, Napa, California; Mr. Charles Turnbaugh, Baltimore, Maryland; Mr. Robert L. Gossard, Burlingame, California; and Mr. Terrance M. Davis, Dillon Beach, California, to acquire in aggregate up to 41% 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:	02/18/2011
STELLARONE BANK	* 18C	StellarOne Bank, Christiansburg, Virginia, to assume certain liabilities of the Lexington, Virginia, branch office of Essex Bank, Tappahannock, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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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

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP OF WINFIELD, INC.	CIC	After-the-fact change in control notice filed by William Russell Carothers II, Robert Leroy Carothers, Christian Hill Carothers, all of Winfield, Alabama, and William R. Carothers, III, Birmingham, Alabama, to retain 86 percent of the outstanding voting shares of Citizens Bancorp of Winfield, Inc., and its subsidiary, Citizens Bank of Winfield, both of Winfield, Alabama.	Newspaper:	03/18/2011
			Federal Register:	03/17/2011
TECHE HOLDING COMPANY	* 3A1	Teche Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of Teche Federal Bank, both of New Iberia, Louisiana.	Newspaper:	Not available
			Federal Register:	04/04/2011

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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 March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA	* 18C * Branch	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: Federal Register:	01/31/2011 Not applicable
BANK OF MONTREAL	4c8 * 3A3 * 3A1 4c8 * 4c8 4c8	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Wilmington, Delaware, Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Marshall and Ilsley Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, and M&I Bank, FSB, Las Vegas, Nevada, and their nonbank subsidiaries, and the related application by Mike Merger Sub, LLC, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Marshall and Ilsley Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, and M&I Bank, FSB, Las Vegas, Nevada, and their nonbank subsidiaries.	Newspaper: Federal Register:	03/05/2011 03/22/2011
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to acquire up to 850 shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and increase its ownership up to 38.24 percent, and thereby indirectly increase its control of Community State Bank, Union Grove, Wisconsin.	Newspaper: Federal Register:	04/01/2011 Not available
HOMETOWN BANCORP, LTD.	CIC	Notice by Ralph C. Stayer and Shelly A. Stayer, Naples, Florida, and the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, to acquire 10 percent or more of the voting shares of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin, and thereby indirectly acquire control of Hometown Bank, Fond du Lac, Wisconsin.	Newspaper: Federal Register:	03/18/2011 Not available

* 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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2235244	BANK IA, ALTOONA, IOWA	08/23/2010	01/05/2011	S	Small Bank
210434	NORTHERN TC, CHICAGO, ILLINOIS	05/10/2010	12/02/2010	O	Large 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 March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRIUMPH BANK	* 18C * Branch	Triumph Bank, Memphis, Tennessee, to purchase certain assets and assume certain liabilities of the Arlington Community Bank, Arlington, Tennessee branch office of The Farmers Bank of Lynchburg, Lynchburg, Tennessee, and to retain the acquired facility as a branch office.	Newspaper:	04/06/2011
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
INTER-MOUNTAIN BANCORP., INC.	CIC	Change in Control Notice by Robert Karl Kamp, Manhattan, Montana, to retain control of Inter-Mountain Bancorp, Inc., Bozeman, Montana and thereby indirectly retain control of First Security Bank, Bozeman, Montana.	Newspaper:	03/10/2011
			Federal Register:	03/15/2011
PSB FINANCIAL SHARES, INC.	CIC	Notice by Cara Mulder, Prinsburg, Minnesota, to join a group acting in concert with Myron Mulder, Prinsburg, Minnesota, to acquire and retain control of PSB Financial Shares, Inc., Prinsburg, Minnesota, and thereby indirectly acquire and retain control of Prinsbank, Prinsburg, Minnesota.	Newspaper:	02/23/2011
			Federal Register:	03/15/2011
WESTERN STATE AGENCY, INC., EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A1	Western State Agency, Inc., Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota, to become a bank holding company by acquiring over 25 percent of Western State Agency, Devils Lake, North Dakota and thereby indirectly acquire Western State Bank, Devils Lake, North Dakota.	Newspaper:	Not available
			Federal Register:	03/24/2011

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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NONE					

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 March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMSTERDAM BANCSHARES, INC.	CIC	Notification by Randal S. and Melissa J. Shannon, both of Drexel, Missouri, individually and as a part of the Shannon Family Group; and Angela Blume, Louisburg, Kansas, as a part of the Shannon Family Group, to acquire control of Amsterdam Bancshares, Inc., Amsterdam, Missouri, parent of Citizens Bank, Amsterdam, Missouri.	Newspaper:	03/17/2011
			Federal Register:	03/21/2011
CITIZENS NATIONAL CORPORATION	* 3A3 * 18C * Branch	Citizens National Corporation, Wisner, Nebraska to acquire 100 percent of the voting shares of First National Bank of Friend, Friend, Nebraska. Citizens State Bank, Wisner, Nebraska, to merge with First National Bank of Friend, Friend, Nebraska, and incident thereto, to establish a branch.	Newspaper:	03/28/2011
			Federal Register:	03/25/2011
FIRSTBANK	* 18C * Branch	FirstBank, Lakewood, Colorado, to merge with FirstBank of Arizona, Inc., Phoenix, Arizona, and to operate under the charter and title of FirstBank, Lakewood, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
NATIVE AMERICAN BANCORPORATION CO.	CIC	Notification by The Eyak Corporation, Anchorage, Alaska, to acquire control of Native American Bancorporation Co., parent of Native American Bank, National Association, both in Denver, Colorado.	Newspaper:	03/10/2011
			Federal Register:	03/15/2011

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District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* 18C * Branch	Comerica Bank, Dallas, Texas, to merge with Sterling Bank, Houston, Texas; and to establish the 61 offices of Sterling Bank, Houston, Texas, as branches of Comerica Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available Not applicable
COMERICA INCORPORATED	* 3A3	Comerica, Inc., Dallas, Texas, to acquire 100 percent of Sterling Bancshares, Inc., Houston, Texas.	Newspaper: Federal Register:	03/27/2011 04/01/2011
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank, Santa Fe, Texas, and to establish nine branches at the following locations: 12402 Hwy., 6, Santa Fe, TX 77510; 6128 Hwy. 6, Hitchcock, TX 77563; 2625 South Loop 35, Alvin, TX 77511; 5675 FM 646, Dickinson, TX 77539; 4301 Hwy.3, Dickinson, TX 77539; 111 West Parkwood, Friendswood, TX 77546; 3000 FM 1764, La Marque, TX 77568; 111 South Hwy. 3, League City, TX 77573; and 2343 North Main St., Pearland, TX 77581.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 5, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii to establish two agency offices 1) Waialae-Kahala Private Client Services Office 4211 Waialae Avenue, Suite 200, Honolulu, Hawaii and Kauai Private Client Services Office and Money Processing Center, 4421 Kukui Grove Street, Lihue, Hawaii.	Newspaper:	03/11/2011
			Federal Register:	Not applicable
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
BRIDGE CAPITAL HOLDINGS	4c8	Bridge Capital Holdings, San Jose, California, to form a wholly-owned subsidiary, Bridge Asset Management, Inc., San Jose, California, to engage in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	03/22/2011
CASCADE BANCORP	CIC	Michael Fayne Rosinus, of Winnetka, Illinois, to acquire 0.11 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire voting shares of Bank of the Cascades, both of Bend, Oregon, and join with BOTC Holdings LLC with respect to its investment in Cascade Bancorp, resulting in a total collective acquisition of 24.46% of the voting shares of Cascade Bancorp.	Newspaper:	Not available
			Federal Register:	03/09/2011

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act