
Federal Reserve Release



H.2

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

No. 28

Week Ending July 10, 2010

Bank Holding Companies

JPMorgan Chase & Co., New York, New York -- to engage in energy tolling and energy management services as activities that are complementary to a financial activity.

- Approved, June 29, 2010

(A/C)

Monetary and Financial Policy

Term Deposit Facility -- TDF small-value auction of \$2 billion in 84-day term deposits on July 12, 2010.

- Announced, July 8, 2010

Regulations and Policies

Presidential \$1 Coin Program -- annual report to Congress on the Presidential \$1 Coin Program.

- Approved, June 28, 2010

(A/C)

Report on Capital and Accounting Differences -- interagency report to Congress on capital and accounting differences among the federal banking agencies.

- Approved, June 21, 2010

(A/C)

Enforcement

BCB Holding Company, Inc., Mobile, Alabama -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, July 7, 2010

Central Pacific Financial Corporation, Honolulu, Hawaii -- written agreement with the Federal Reserve Bank of San Francisco and the Hawaii Division of Financial Institutions.

- Announced, July 8, 2010

Enforcement

Central Virginia Bancshares, Inc., Powhatan, Virginia, and Central Virginia Bank -- written agreement with the Federal Reserve Bank of Richmond and the Virginia State Corporation Commission, Bureau of Financial Institutions.

- Announced, July 6, 2010

Commonwealth Bankshares, Inc., Norfolk, Virginia, and Bank of the Commonwealth -- written agreement with the Federal Reserve Bank of Richmond and the Virginia State Corporation Commission, Bureau of Financial Institutions.

- Announced, July 9, 2010

Dickinson Financial Corporation II, Kansas City, Missouri, and Dickinson Financial Corporation -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, July 8, 2010

Star Bancorp, Inc., Scottsdale, Arizona -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, July 6, 2010

H.2 Actions under delegated authority

July 4, 2010 to July 10, 2010

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Xenith Bank, Richmond, Virginia -- to establish a branch at 8200 Greensboro Drive, Suite 1400, McLean.

- Approved, July 9, 2010

Bank Holding Companies

Director, BS&R

ATR KimEng Financial Corporation, Makati City, Philippines, and ATR KimEng Capital Partners, Inc. -- relief from commitments.

- Granted, July 7, 2010

Atlanta

State Bank Financial Corporation, Atlanta, Georgia -- to become a bank holding company and to acquire State Bank and Trust Company, Macon.

- Approved, July 8, 2010

Bank Mergers

Philadelphia

New Century Bank, dba Customers 1st Bank, Phoenixville, Pennsylvania -- to purchase the assets and assume the liabilities of USA Bank, Port Chester, New York, and thereby establish a branch.

- Approved, July 9, 2010

Change in Bank Control

Minneapolis

First Dakota Financial Corporation, Yankton, South Dakota -- change in bank control of First Dakota Financial and its subsidiary bank, First Dakota National Bank, Yankton.

- Permitted, July 7, 2010

Philadelphia

TIB Financial Corp., Naples, Florida -- change in bank control of TIB Financial and its subsidiary bank, TIB Bank, Naples.

- Withdrawn, July 7, 2010

Minneapolis

Valley Bancshares, Inc., Kalispell, Montana -- to retain control of Valley Bancshares and its subsidiary bank, Valley Bank of Kalispell, Kalispell.

- Permitted, July 7, 2010

Extensions of Time

Director, BS&R

Citigroup Inc., New York, New York -- request for extension to retain certain properties.

- Granted, July 8, 2010

Secretary

The Toronto-Dominion Bank, Toronto, Canada; TD US P & C Holdings, ULC, Calgary; and TD Bank US Holding Company, Portland, Maine -- commenter's request for public hearings and an extension of the comment period on the application to acquire The South Financial Group, Inc., Greenville, South Carolina, and indirectly acquire Carolina First Bank.

- Denied, July 1, 2010

(A/C)

International Operations

Secretary

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- to reduce its permanent capital in connection with an internal reorganization.

- Approved, June 29, 2010

(A/C)

Director, BS&R

The Bank of New York Mellon, New York, New York -- to amend the articles of association of its Edge corporation subsidiary, Mellon Overseas Investment Corporation, Greenville, Delaware.

- Approved, July 7, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCORP INC	* 3A1	Application by First City Fund Corporation and First Community Bancorp, Inc., both of New Haven, Connecticut, to become a bank holding company and stock bank holding company, respectively, by acquiring Start Community Bank, New Haven, Connecticut, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	07/29/2010
			Federal Register:	07/30/2010

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 July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	FBSEA	Banco do Brasil S.A., Brasilia, Brazil, to establish an additional branch at 600 Fifth Avenue and later relocate to 11 West 42nd Street, both of New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper:	07/26/2010
			Federal Register:	Not applicable
WOORI FINANCE HOLDINGS CO., LTD.	* 3A3	Woori Finance Holdings Co., Ltd, Seoul, Korea, to acquire at least 51 percent of the voting shares of Hanmi Financial Corp., Los Angeles, California, and thereby indirectly acquire Hanmi Bank ("Hanmi"), Los Angeles, California, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper:	07/22/2010
			Federal Register:	07/26/2010

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
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010

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

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 420 Madison Avenue, Toledo, OH.	Newspaper:	07/13/2010
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP V LLC	* 3A1	CapGen Capital Group V LLC and CapGen Capital Group V LP, both of New York, New York, to become bank holding companies through the acquisition of up to 49.9% of the voting securities of Palmetto Bancshares, Inc., Greenville, South Carolina, and indirectly acquire The Palmetto Bank, Greenville, South Carolina.	Newspaper:	07/16/2010
			Federal Register:	07/16/2010
FIRST AMERICAN FINANCIAL MANAGEMENT COMPANY	* 3A1	First American Financial Management Company, Salisbury, North Carolina, to become a bank holding company through the acquisition of 51% of the voting securities of Community Bank of Rowan, Salisbury, North Carolina.	Newspaper:	Not available
			Federal Register:	07/30/2010
HERITAGE BANCSHARES, INC.	CIC	Notice by First Exchange Bank 401(k) Employee Stock Ownership Plan singularly and as a member of a group also comprised of William Goetell, Fairmont, West Virginia, and Jennifer Price, Morgantown, West Virginia, acting in concert, to retain control of 16.99% of the voting shares of Heritage Bancshares, Inc., Mannington, West Virginia.	Newspaper:	07/15/2010
			Federal Register:	07/28/2010
PALMETTO BANCSHARES, INC.	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper:	Not available
			Federal Register:	07/20/2010

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCTENN CORP.	* 3A3	BancTenn Corp., Kingsport Tennessee, to acquire up to 20 percent of the outstanding shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.	Newspaper:	07/13/2010
			Federal Register:	07/16/2010

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL BANK	* 18C	Chemical Bank, Midland, Michigan, to acquire certain assets and assume certain liabilities of Mainstreet Savings Bank, FSB, Hastings, Michigan, and thereby to establish two branches located at 629 West State Street, Hastings, Michigan, and 802 Fourth Avenue, Lake Odessa, Michigan.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
HARBOR BANCORP, INC.	* 3A1	Harbor Bancorp, Inc., Edenton, North Carolina, to become a bank holding company by acquiring 100 percent of the voting shares of West Town Savings Bank, Cicero, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch facility to be located at Outlot 2 Parcel at Parkwood West, Indianapolis, Indiana.	Newspaper:	07/02/2010
			Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLCORP INC	* 3A1	Allcorp, Inc., Little Rock, Arkansas, to become a bank holding company by acquiring 100 percent of Community State Bancshares, Inc., Bradley, Arkansas, and thereby indirectly acquiring Community State Bank, Bradley, Arkansas.	Newspaper:	07/20/2010
			Federal Register:	08/05/2010

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
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAIRYLAND BANK HOLDING CORPORATION	4c8	Dairyland Bank Holding Corporation, La Crosse, Wisconsin, proposes to engage, de novo, in lending activities.	Newspaper:	Not applicable
			Federal Register:	07/26/2010
FIRST HOLDING COMPANY OF PARK RIVER, INC	* 3A3 * 3A1	First Holding Company of Park River, Inc., Park River, North Dakota, to acquire 100% of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota, and Sheyenne Bancorp, Inc., Park River, North Dakota, to become a bank holding company by acquiring 100 percent of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota.	Newspaper:	Not available
			Federal Register:	07/22/2010
VISION BANCSHARES, INC.	CIC	Change in Control Notice by Margaret Morton, Eden Prairie, Minnesota, to acquire and retain control of Vision Bancshares, Inc., Saint Louis Park, Minnesota, and thereby indirectly acquire and retain control of Vision Bank, Saint Louis Park, Minnesota.	Newspaper:	Not available
			Federal Register:	07/16/2010

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution **Location**

NONE

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CHOICE HOLDING COMPANY	4c8	Bank of Choice Holding Company, Greeley, Colorado, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not available
FIRSTBANK OF COLORADO	Member	First Bank of Colorado, Lakewood, Colorado, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRSTBANK OF COLORADO	* 18C * Branch	FirstBank of Colorado, Lakewood, Colorado, to merge with FirstBank of Wheat Ridge, Wheat Ridge; FirstBank of Douglas County, Castle Rock; FirstBank of Arvada, Arvada; FirstBank of Avon, Avon; FirstBank of Aurora, Aurora; FirstBank of Littleton, Littleton; FirstBank North, Westminster; FirstBank of Denver, Denver; FirstBank of Northern Colorado, Fort Collins; FirstBank of Evergreen, Evergreen; FirstBank of Adams County, Thornton; FirstBank of Vail, Vail; FirstBank of Boulder, Boulder; FirstBank of South Jeffco, Littleton; FirstBank of Lakewood, Lakewood; FirstBank of Tech Center, Greenwood Village; FirstBank of Summit County, Silverthorne; FirstBank, Littleton; FirstBank of Cherry Creek, Denver; FirstBank of Arapahoe County, Centennial; FirstBank of Colorado Springs, Colorado Springs; FirstBank of Parker, Parker; FirstBank of El Paso County, Colorado Springs; all in Colorado, and incident thereto, to establish 123 branches in Colorado and California.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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485054	BANK OF ELGIN, ELGIN, NEBRASKA	03/08/2010	07/01/2010	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 July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 32% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	08/01/2010
			Federal Register:	08/06/2010
CAMERON FINANCIAL CORPORATION	CIC	Notice by Richard Earl Williams, Jr., Cameron, Texas, individually and as Trustee of the Richard E. Williams Exempt Trust; Debora Evans, Belton, Texas, individually and as Trustee of the Debora Evans Exempt Trust; Richard Earl Williams, Jr. and Debora Evans as co-Trustees of (i) the Williams Family Exempt Trust, (ii) the Victoria Grace Williams Special Trust, (iii) the Thomas Joseph Evans 2002 Trust and (iv) the Elizabeth Ashton Williams 2002 Trust, all of Cameron, Texas; and Richard E. Williams, Jr., Debora Evans and the above named trusts, collectively ("the "Williams Family Group"), to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of Cameron Financial Corporation and indirectly control its subsidiary, Classic Bank, N.A., both of Cameron, Texas.	Newspaper:	Not available
			Federal Register:	07/09/2010
CITY NATIONAL BANCSHARES, INC.	CIC	Notice by Thomas L. Rees, Colorado City, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of City National Bancshares, Inc., and indirectly control its subsidiary, The City National Bank of Colorado City, both of Colorado City, Texas.	Newspaper:	06/23/2010
			Federal Register:	06/24/2010
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 7820 Burnet Road, Austin, Travis County, Texas 78757.	Newspaper:	Not available
			Federal Register:	Not applicable
INDUSTRY BANCSHARES, INC.	* 3A3	Industry Bancshares, Inc., Industry Texas, to acquire 100 percent of The First National Bank of Shiner, Shiner, Texas.	Newspaper:	Not available
			Federal Register:	08/06/2010

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 10, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANCORP	* 3A1	AltaPacific Bancorp to become a bank holding company by acquiring 100 percent of AltaPacific Bank, both of Santa Rosa, California.	Newspaper:	Not available
			Federal Register:	08/05/2010
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Joseph, Oregon, to acquire at least 100 percent of BEO Bancorp and thereby its subsidiary bank, Bank of Eastern Oregon, both of Heppner, Oregon.	Newspaper:	Not available
			Federal Register:	07/19/2010
MERCHANTS HOLDING COMPANY	CIC	Interagency Notice of Change in Control by Yvonne LeMaitre, Woodland, California, for retroactive approval to become a Co-Trustee of the 1996 Bolton Family Trust, and thereby control of Merchants Holding Company, and its subsidiary bank, Merchants National Bank of Sacramento, both of Sacramento, California.	Newspaper:	Not available
			Federal Register:	07/21/2010
OCEANIC HOLDING (BVI) LIMITED	CIC	John Kim Chuy Ng, San Juan, Philippines, to acquire 27.78 percent of Oceanic Holding (BVI) Limited, Tortola, British Virgin Islands, and thereby indirectly acquire control of Oceanic Bank Holdings, Inc., and Oceanic Bank, both of San Francisco, California.	Newspaper:	Not available
			Federal Register:	07/22/2010
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper:	Not available
			Federal Register:	04/27/2010

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
802866	SILICON VALLEY BK, SANTA CLARA, CALIFORNIA	02/22/2010	06/29/2010	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	