
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 23, 2010

Banks, Nonmember, and Miscellaneous Institutions

CLS Bank International, New York, New York -- to acquire shares of CLS Aggregation Services LLC, Wilmington, Delaware, and thereby engage in foreign exchange aggregation services.

- Approved, January 19, 2010

Forms

Forms -- initial Board review to extend with revision the Semiannual Report of Derivatives Activity (FR 2436), to extend without revision the Notice of Branch Closure (FR 4031) and Reports Related to Securities of State Member Banks as Required by Regulation H (Reg H-1), and to conduct with revision the Census of Finance Companies (FR 3033p).

- Proposed, January 19, 2010

Forms -- initial Board review to extend without revision the Written Security Program for State Member Banks (FR 4004), Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-4), Uniform Termination Notice for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-5), Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (FR G-FIN), and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FINW).

- Proposed, January 20, 2010

Regulations and Policies

Risk-Based Capital Guidelines -- final interagency rule for regulatory capital standards related to statements of financial accounting standards Nos. 166 and 167.

- Approved, January 4, 2010

(A/C)

Enforcement

Bank of Virginia, Midlothian, Virginia -- written agreement with the Federal Reserve Bank of Richmond and the Virginia Bureau of Financial Institutions.

- Announced, January 19, 2010

Community Financial Holding Company, Inc., Duluth, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, January 19, 2010

Tamalpais Bancorp, San Rafael, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, January 21, 2010

H.2 Actions under delegated authority

January 17, 2010 to January 23, 2010

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

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at Highway 277 and A Street, Elgin, Oklahoma.

- Approved, January 21, 2010

Richmond

Virginia Bank and Trust Company, Danville, Virginia -- to establish a branch at 1729 Calohan Road, Rustburg.

- Approved, January 21, 2010

Bank Holding Companies

Atlanta

Bancolumbia S.A., Medellin, Colombia -- to acquire Bienes y Servicios, S.A., Santa Tecla, El Salvador, and thereby engage in activities related to money transfer services and selling prepaid calling cards.

- Withdrawn, January 20, 2010

New York

Bank of China Limited, Beijing, China -- to engage in securities brokerage, riskless-principal, and private-placement activities through BOC International (USA) Inc., New York, New York.

- Approved, January 21, 2010

Bank Holding Companies

New York

Bank of China Limited, Beijing, China -- to continue to engage in leasing activities through BOC Aviation (USA) Corporation, Reno, Nevada.

- Approved, January 21, 2010

Dallas

Bank4Texas Holdings, Inc., Chillicothe, Texas -- to become a bank holding company and to acquire Northern Bancshares, Inc., Chillicothe, and thereby acquire The First National Bank of Chillicothe.

- Withdrawn, January 21, 2010

Atlanta

Bond Street Holdings, LLC, Naples, Florida; Bond Street Investors LLC; and Bond Street Management, LLC -- to become bank holding companies and to acquire Bond Street Bank, N.A., Naples.

- Approved, January 22, 2010

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to engage in financial and investment advisory activities through the acquisition of the remaining direct ownership interest in KLS Professional Advisers Group, LLC, New York, New York.

- Approved, January 20, 2010

St. Louis

First Waterloo Bancshares, Inc., Waterloo, Illinois -- to acquire Red Bud Bancorp, Inc., Red Bud, and thereby acquire First State Bank of Red Bud.

- Withdrawn, January 22, 2010

Bank Holding Companies

San Francisco

Franklin Resources, Inc., San Mateo, California -- to acquire shares of Bond Street Holdings, LLC, New York, New York.

- Approved, January 22, 2010

Richmond

Piedmont Community Bank Holdings, Inc., Chapel Hill, North Carolina -- to become a bank holding company and to acquire shares of VantageSouth Bank, Burlington.

- Approved, January 20, 2010

Bank Mergers

Minneapolis

The Citizens State Bank of Choteau, Choteau, Montana -- to merge with The First National Bank of Fairfield, Fairfield, and thereby establish branches in Choteau and Vaughn.

- Approved, January 22, 2010

Banks, Nonmember, and Miscellaneous Institutions

New York

Central Park Credit Bank, New York, New York -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Withdrawn, January 21, 2010

Change in Bank Control

Minneapolis

Bozeman Bancorp, Inc., Bozeman, Montana -- to retain control of Bozeman and its subsidiary bank, Bank of Bozeman.

- Permitted, January 22, 2010

Change in Bank Control

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- change in bank control of Level One and its subsidiary bank, Level One Bank, Farmington Hills.

- Permitted, January 22, 2010

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to April 20, 2010, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, January 20, 2010

Membership

St. Louis

Bank of Ohio County, Inc., Dundee, Kentucky -- to become a member of the Federal Reserve System.

- Approved, January 20, 2010

New York

Central Park Credit Bank, New York, New York -- to become a member of the Federal Reserve System.

- Withdrawn, January 21, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank & Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, to invest in certain subsidiaries of SSIH pursuant to section 211.9(f) of Regulation K, in connection with the acquisition of the securities servicing business of Intesa Sanpaolo SpA, which exceeds the limits under sections 211.9(b)(2) and 211.9(b)(6) (i) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to become a bank holding company by acquiring Harleystown National Corporation and Harleystown National Bank and Trust Company, both of Harleystown, Pennsylvania. FNFG to retain First Niagara Bank, Buffalo, New York ("FNB"), and thereby operate a savings association. FNFG to retain FNB upon conversion of FNB to a national bank, pursuant to Section 3(a)(3) of the BHC Act.	Newspaper:	Not available
	* 4c8		Federal Register:	02/19/2010
	* 3A3			

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 January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA proposes to establish a branch office located at 1845 Walnut Street, Philadelphia, PA, pursuant to Section 9 of the FRA.	Newspaper:	01/26/2010
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
272218	WILMINGTON TC, WILMINGTON, DELAWARE	07/20/2009	01/13/2010	O	Large Bank

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 January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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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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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 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Caja de Ahorros y Monte de Piedad de Navarra	FBSEA	Caja de Ahorros y Monte de Piedad de Navarra, Pamplona (Navarra), Spain, to establish a representative office in Washington, D.C.	Newspaper:	01/25/2010
			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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1356535	CAPITALBANK, GREENWOOD, SOUTH CAROLINA	10/05/2009	01/12/2010	S	Int Sm Bank
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	09/14/2009	01/04/2010	O	Int Sm Bank
534774	VA COMMONWEALTH BK, PETERSBURG, VIRGINIA	09/21/2009	01/11/2010	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BONIFAY HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Kirk Doskocil to acquire 50.1 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, Bank of Bonifay, both of Bonifay, Florida. Total pro forma ownership will equal 50.1 percent.	Newspaper: Federal Register:	Not available 01/13/2010
FLORIDA SHORES BANCORP, INC.	* 3A1 * 3A3	Florida Shores Shamrock, Inc., Naples, Florida, to become a bank holding company by acquiring at least 60 percent of the outstanding shares of Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast; and Florida Shores Bancorp, Inc., along with Smith Associates Bank Fund Management LLC, and Smith Associates Florida Banking Fund LLC, all of Pompano Beach, Florida, to collectively acquire at least 60 percent of the outstanding shares of Florida Shores Shamrock, Inc., Naples, Florida, and its subsidiary, Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast.	Newspaper: Federal Register:	Not available 01/29/2010
FLORIDA SHORES BANCORP, INC.	* 4c8	Florida Shores Bancorp, Inc., Smith Associates Bank Fund Management LLC, and Smith Associates Florida Banking Fund LLC, all of Pompano Beach, Florida, to collectively acquire at least 60 percent of the outstanding shares of Coastal Bancorporation, Inc. and its subsidiary, Coastal Bank, both of Merritt Island, Florida, and thereby engage in operating a savings association, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 01/27/2010
HOMETOWN OF HOMESTEAD BANKING COMPANY	CIC	Prior change in control notice filed by William Hall Losner, Homestead, Florida, to acquire 13.32 percent of the outstanding shares of Hometown of Homestead Banking Company, and its subsidiary, 1st National Bank of South Florida, both of Homestead, Florida. Total pro forma ownership will equal 30.49 percent.	Newspaper: Federal Register:	02/01/2010 02/04/2010
HOMETOWN OF HOMESTEAD BANKING COMPANY	CIC	Prior change in control notice filed by Richard T. Alger, the Richard T. Alger Revocable Trust, Richard T. Alger, trustee, and the Mason W. Alger and Dorothy Turner Alger Irrevocable Trust for Thomas M. Alger, Richard T. Alger, trustee, to acquire 13 percent of the outstanding shares of Hometown of Homestead Banking Company, and its subsidiary, 1st National Bank of South Florida, both of Homestead, Florida. Total pro forma ownership will equal 29.76 percent.	Newspaper: Federal Register:	02/01/2010 02/04/2010

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PALM BANCORP, INC.	CIC	Prior change in control notice filed by Marty E. Adams, Salineville, Ohio; Kevin T. Thompson, Saint Augustine, Florida; and John S. Loeber, Travelers Rest, South Carolina, to acquire control of Palm Bancorp, Inc., and its subsidiary bank, Palm Bank, both of Tampa, Florida.	Newspaper:	Not available
			Federal Register:	02/09/2010
STATE BANK FINANCIAL CORPORATION	* 3A1	State Bank Financial Corporation, Atlanta, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of State Bank and Trust Company, Macon (Pinehurst), Georgia.	Newspaper:	Not available
			Federal Register:	02/12/2010

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.

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

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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
233031	REGIONS BK, BIRMINGHAM, ALABAMA	10/22/2007	01/15/2010	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNBH BANCORP, INC.	CIC	Notice by Moross Limited Partnership, Grosse Pointe Park, Michigan, together with Riddle Limited Partnership, Howell, Michigan, to retain control of FNBH Bancorp, Inc., Howell, Michigan, and thereby indirectly retain shares of First National Bank in Howell, Howell, Michigan. Moross is controlled by Pacesetter Management, Inc., Howell, Michigan, and Pacesetter is wholly owned and controlled by Stanley B. Dickson, Jr.. Riddle Limited Partnership is controlled by Kathryn J. Dickson, Howell, Michigan.	Newspaper: Federal Register:	02/04/2010 02/02/2010
HEDRICK BANCORP, INC.	CIC	Notice by John E. Helgerson, Ottumwa, Iowa, to acquire additional shares of Hedrick Bancorp, Inc., Hedrick, Iowa, and thereby indirectly Hedrick Savings Bank, Ottumwa, Iowa.	Newspaper: Federal Register:	Not available 01/27/2010
UNITED COMMERCE BANCORP	CIC	Notice by Vernon R. Pfaff, Fairbury, Indiana, to acquire over 10 percent of the outstanding shares of United Commerce Bancorp, Bloomington, Indiana, and thereby indirectly acquire control of United Commerce Bank, Bloomington, Indiana.	Newspaper: Federal Register:	Not available 02/10/2010

Federal Reserve Bank of Chicago

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 23, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to increase its ownership from 30.63 percent up to 31.67 percent of the outstanding voting shares of Cabool Bancshares, Inc., Cabool, Missouri, and thereby increase its indirect control of Cabool State Bank, Cabool, Missouri.	Newspaper: Federal Register:	02/14/2010 02/19/2010
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas ("Bancorp"), to acquire 2,534 additional voting shares of Legacy National Bank, Springdale, Arkansas ("Legacy"). The acquisition will result in Bancorp retaining ownership of up to 9.06 percent of Legacy's voting stock.	Newspaper: Federal Register:	02/09/2010 02/19/2010
MIDLAND STATES BANK	* 18C * Branch	Midland States Bank, Effingham, Illinois, to purchase certain assets and assume certain liabilities of 13 branch offices of Amcore Bank, N.A., Rockford, Illinois, and to retain the acquired facilities as a branches.	Newspaper: Federal Register:	02/18/2010 Not applicable
PROGRESSIVE FINANCIAL SERVICES, INC.	4c8	Progressive Financial Services, Inc., McKenzie, Tennessee, proposes to engage in lending and loan servicing activities.	Newspaper: Federal Register:	Not applicable Not applicable

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.

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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 January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRAYTON BANCOR, INC.	* 3A5	Drayton Bancor, Inc., Drayton, North Dakota, to merge with Walsh County Bancorporation, Inc., Drayton, North Dakota	Newspaper:	01/22/2010
			Federal Register:	01/22/2010
LAKE CENTRAL FINANCIAL, INC.	* 3A1	Lake Central Financial, Inc., Annandale, Minnesota, to become a bank holding company by acquiring 100 percent of Annandale State Bank, Annandale, Minnesota.	Newspaper:	Not available
			Federal Register:	02/12/2010

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	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 23, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C * Branch	Bank of Commerce, Chanute, Kansas, to merge with First State Bank of Thayer, Thayer, Kansas, and incident thereto to establish a branch, and to operate under the title of Bank of Commerce, Chanute, Kansas.	Newspaper: Federal Register:	02/13/2010 Not applicable
COLORADO COMMUNITY BANK	* 18C	Colorado Community Bank, Yuma, Colorado, to purchase certain assets and assume certain liabilities of the Northglenn and Longmont branches of Liberty Savings Bank, FSB, Wilmington, Ohio.	Newspaper: Federal Register:	02/07/2010 Not applicable
FIRST NATIONAL MANAGEMENT GROUP, LLC	* 3A1	First National Management Group, LLC, Greenwood Village, Colorado, to become a bank holding company through the acquisition of at least 93 percent of the voting shares of Amoret Bancshares, Inc., parent of BC National Banks, both in Butler, Missouri.	Newspaper: Federal Register:	Not available 02/05/2010
FIRST NORTON CORPORATION	CIC	Notification by Verlyn Joseph Herman, Jr., and Aaron Joseph Herman, both of Norton, Kansas, as members of a family group acting in concert, to retain control of First Norton Corporation, parent of First Security Bank & Trust Company, both of Norton, Kansas.	Newspaper: Federal Register:	Not available 02/09/2010

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN BANCSHARES, INC.	* 3A1	Austin Bancshares, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire Colorado Valley Bank, SSB, La Grange, Texas.	Newspaper: Federal Register:	Not available 02/22/2010
CITIZENS BANKSHARES OF SPRINGHILL, INC.	CIC	Notice by the Clary Anthony Family Irrevocable Trust #101, Shreveport, Louisiana, Ms. Lynda June Anthony, Shreveport, Louisiana, and Mr. Luther Clary Anthony, Jr., Atlanta, Texas, Co-Trustees; Ms. Lynda June Anthony, Shreveport, Louisiana; Mr. Luther Clary Anthony, Jr., Atlanta, Texas; Mr. Luther Clary Anthony Sr., Springhill, Louisiana; Mrs. Frankie Sayers Anthony, Springhill, Louisiana, individually, (collectively, the "Notificants") have applied to the Federal Reserve Board for permission to retain 10% or more of the shares, and acquire additional shares, and thereby control of Citizens Bankshares of Springhill, Inc., and indirectly control its subsidiary, Citizens Bank & Trust Company, both of Springhill, Louisiana.	Newspaper: Federal Register:	Not available 02/11/2010
PAINT ROCK BANCSHARES, INC.	CIC	Notice by Mr. A. C. Schwethelm, Comfort, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and acquire additional shares, and thereby control of Paint Rock Bancshares, Inc. and indirectly control its subsidiary, First State Bank, both of Paint Rock, Texas.	Newspaper: Federal Register:	02/04/2010 02/04/2010

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper: Federal Register:	Not available 01/29/2010
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire 9.9 percent of the voting shares of Bond Street Holdings, LLC, New York, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire 9.9 percent of the voting shares of First Southern Bancorp, Inc., Boca Raton, Florida, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available 12/07/2009
GRANDPOINT CAPITAL, INC.	* 3A1 4c8	Grandpoint Capital, Inc., Los Angeles, California, to become a Bank Holding Company by acquiring 100 percent of the voting shares of Santa Ana Business Bank, Santa Ana, California, and 2) to engage de novo through its wholly-owned subsidiary, Grandpoint Capital Advisors, Inc., Los Angeles, California, in financial advisory activities to businesses and individuals, pursuant to section 225.28(b)(6) and in private placement of debt and equity securities activities, pursuant to section 225.28(b)(7)(iii) of Regulation Y.	Newspaper: Federal Register:	Not available 02/16/2010
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
WELLS FARGO & COMPANY	CIC	Wells Fargo Bank, N.A., Sioux Falls, South Dakota, to acquire, directly and indirectly, 25 percent or more of the voting shares of Cardinal International Leasing, LLC, Monument Street Funding International I, LLC, Monument Street Internatioal Funding II, LLC; Wachovia Asia Holding Corporation LLC, and Wachovia International Bank Corporation.	Newspaper:	Not available
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

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Institution	Location
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