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**Federal Reserve Release**

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*H.2*

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

*No. 5*

*Week Ending January 30, 2010*

Testimony and Statements

Commercial Real Estate -- statement by Jon D. Greenlee, associate director, Division of Banking Supervision and Regulation, before a field hearing of the Congressional Oversight Panel in Atlanta, Georgia, on the commercial real estate sector and other issues related to the condition of the banking system.

- Published, January 27, 2010

Enforcement

Cornerstone Bancshares, Inc., Overland Park, Kansas, and Cornerstone Bank -- written agreement with the Federal Reserve Bank of Kansas City and the Kansas Office of the State Bank Commissioner.

- Announced, January 25, 2010

Guaranty Bancorp, Denver, Colorado, and Guaranty Bank and Trust Company -- written agreement with the Federal Reserve Bank of Kansas City and the State of Colorado Division of Banking.

- Announced, January 28, 2010

Northfield Bancshares, Inc., Northfield, Minnesota, and Community Resource Bank -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, January 26, 2010

Riverside Banking Company, Fort Pierce, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, January 26, 2010

Saehan Bancorp, Los Angeles, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, January 28, 2010

## **H.2 Actions under delegated authority**

**January 24, 2010 to January 30, 2010**

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**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

The Bank of Fayette County, Moscow, Tennessee -- to establish a branch at 200 Chickasaw Ridge Drive, Oakland.

- Approved, January 27, 2010

### **Bank Holding Companies**

#### New York

BCP Holdings (USA), Inc., Newark, New Jersey -- to engage in certain nonbanking activities through a newly formed subsidiary of BCP Holdings.

- Approved, January 29, 2010

#### Atlanta

Community & Southern Holdings, Inc., Atlanta, Georgia -- to become a bank holding company and to acquire Community & Southern Bank (in organization), Atlanta.

- Approved, January 29, 2010

#### Director, BS&R

Deutsche Bank AG, Frankfurt, Germany, and Taunus Corporation, New York, New York -- to engage in energy tolling and energy management services in the United States as activities that are complementary to a financial activity.

- Approved, January 29, 2010

#### Minneapolis

Drayton Bancor, Inc., Drayton, North Dakota -- to merge with Walsh County Bancorporation, Inc., Drayton.

- Approved, January 28, 2010

**Bank Holding Companies**

Chicago

EB Financial Group, Inc., Hinsdale, Illinois -- to become a bank holding company and to acquire Baytree National Bank & Trust Company, Lake Forest.

- Approved, January 26, 2010

**Bank Mergers**

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Florida Community Bank, Immokalee, Florida, and thereby establish branches.

- Withdrawn, January 28, 2010

**Change in Bank Control**

Kansas City

Elkcorp, Inc., Clyde, Kansas -- change in bank control of Elkcorp and its subsidiary bank, The Elk State Bank, Clyde.

- Permitted, January 28, 2010

Kansas City

Henderson State Company, Henderson, Nebraska -- change in bank control of Henderson and its subsidiary bank, Henderson State Bank, Henderson.

- Permitted, January 25, 2010

Atlanta

Sunset Bancorp, Inc., Sunset, Louisiana -- to retain control of Sunset and its subsidiary bank, Bank of Sunset & Trust Company, Sunset.

- Permitted, January 29, 2010

Extensions of Time

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to April 28, 2010, to increase its ownership of PrairieLand Bancorp, Inc., Bushnell, and thereby increase its ownership of Merchants and Farmers State Bank of Bushnell.

- Granted, January 25, 2010

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending January 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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
117672	ABINGTON BK, ABINGTON, MASSACHUSETTS	08/24/2009	01/19/2010	S	Small Bank

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 30, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period		
CAM-DISCOUNT LTD.	* 3A3	Treetops Acquisition Group LP, Treetops Acquisition Group II LP, Treetops Acquisition Group Ltd., Treetops Acquisition Group II Ltd., CAM Discount Ltd. and the Edgar M. Bronfman IDB Trusts A, B, C, D, E, F, G, all of New York, New York, to acquire up to 28.5 percent of the outstanding shares of Israel Discount Bank, Ltd., Tel Aviv, Israel and thereby indirectly acquire Discount Bancorp Inc., New York, New York and Israel Discount Bank of New York, New York, New York.	Newspaper:	02/18/2010	
			Federal Register:	02/26/2010	
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending January 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Drexel Morgan & Co. Holdings	3A1	Drexel Morgan & Co. Holdings, Radnor, PA, to form a bank holding company as part of the reorganization of The Haverford Trust Company, Radnor, PA.	Newspaper:	Not applicable
			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
331713	NEW TRIPOLI BK, NEW TRIPOLI, PENNSYLVANIA	07/27/2009	01/26/2010	S	Small 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 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending January 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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
NONE					

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 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BONIFAY HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Kirk Duskocil 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
COMMERCE UNION BANK	* Branch	Commerce Union Bank, Springfield, Tennessee, to establish a branch located at 425 East Main Street, Gallatin, Tennessee.	Newspaper: Federal Register:	02/10/2010 Not applicable
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 COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by Viradesh Kumar Nanda and Sameer Kumar Nanda, to acquire 17.51 percent of the outstanding shares of Hometown Community Bancshares, Inc., and its subsidiary, Hometown Community Bank, both of Braselton, Georgia. Total pro forma ownership will equal 17.51 percent.	Newspaper: Federal Register:	Not available 02/16/2010
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: Federal Register:	Not available 02/09/2010



District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 30, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
VERNON BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Brian Clayton McRae, of Shreveport, Louisiana, to retain 16.32 percent of the outstanding shares of Vernon Bancshares, and its subsidiary bank, Vernon Bank, both of Leesville, Louisiana.	Newspaper:	02/15/2010
			Federal Register:	01/27/2010

**District: 6**

**Federal Reserve Bank of Atlanta**

**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	

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 30, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan, to establish a branch facility to be located at 390 E. Chicago Street, Coldwater, Michigan.	Newspaper:	01/25/2010
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	02/10/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
932745	FIRST CMNTY BK, HARBOR SPRINGS, MICHIGAN	09/28/2009	01/21/2010	S	Small Bank
715144	GRUNDY BK, MORRIS, ILLINOIS	07/27/2009	01/04/2010	S	Small Bank
874845	LAKE CITY BK, WARSAW, INDIANA	07/13/2009	01/08/2010	S	Large Bank
115146	SAINT ANSGAR ST BK, SAINT ANSGAR, IOWA	09/21/2009	12/21/2009	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 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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
966348	SIMMONS FIRST BK OF SEARCY, SEARCY, ARKANSAS	09/28/2009	01/18/2010	S	Small Bank

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 30, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 02/12/2010
SOUTH DAKOTA BANCSHARES, INC.	CIC	Change in Control Notice by Charles H. Burke III, Pierre, South Dakota, as an individual, to acquire 72 percent or more of the shares of South Dakota Bancshares Inc., Pierre, South Dakota, and thereby indirectly gain control of BankWest Inc., Pierre, South Dakota.	Newspaper: Federal Register:	Not available Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending January 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
MY ANNS CORPORATION	CIC	Notice submitted by the Galen L. Curry Marital Trust, Donna M. Curry, Piqua, Kansas, trustee, to retain control of My Anns Corporation, and thereby indirectly retain control of Piqua State Bank, both in Piqua, Kansas.	Newspaper: Federal Register:	02/18/2010 Not available
SANDHILLS FINANCIAL SERVICES, LLC	* 3A1	Sandhills Financial Services, LLC, Fremont, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bassett Investment Company, parent of Commercial Bank, both in Bassett, Nebraska.	Newspaper: Federal Register:	02/20/2010 02/25/2010

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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898458	BANK OF JACKSON HOLE, JACKSON, WYOMING	09/28/2009	01/06/2010	S	Int Sm Bank
172457	CITIZENS BK OF EDMOND, EDMOND, OKLAHOMA	09/14/2009	01/08/2010	S	Int Sm Bank
785259	COMMUNITY BKS OF CO, GREENWOOD VILLAGE, COLORADO	10/19/2009	01/27/2009	S	Large Bank
1012055	PEOPLES EXCH BK, BELLEVILLE, KANSAS	10/19/2009	01/08/2010	S	Small Bank
10858	PLATTE VALLEY ST B&TC, KEARNEY, NEBRASKA	09/28/2009	01/06/2010	S	Large Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

NONE

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending January 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	02/25/2010
			Federal Register:	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:	02/10/2010
			Federal Register:	02/11/2010

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BW ACQUISITION, LLC	* 3A1	BW Acquisition, LLC, and Teach and Save, LLC (as a controlling owner of BW Acquisition, LLC), both of Fountain Green, Utah, to become a bank holding company by acquiring 57.7 percent of Utah Community Bancorp and thereby indirectly acquire Utah Community Bank, both of Sandy, Utah.	Newspaper: Federal Register:	02/20/2010 02/05/2010
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
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
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 International Funding II, LLC; Wachovia Asia Holding Corporation LLC, and Wachovia International Bank Corporation.	Newspaper: Federal Register:	Not available Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 30, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WESTERN LIBERTY BANCORP	* 3A1	Western Liberty Bancorp, Las Vegas, Nevada, to become a bank holding company by acquiring 100 percent of Service1st Bank of Nevada, Las Vegas, Nevada.	Newspaper:	Not available
			Federal Register:	02/25/2010

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act