
Federal Reserve Release



H.2

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

No. 45

Week Ending November 6, 2010

Board Operations

Office of Financial Stability Policy and Research -- establishment of the office and appointment of J. Nellie Liang as director and Andreas W. Lehnert as deputy director.

- Announced, November 4, 2010

Enforcement

1st Brookfield, Inc., Brookfield, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, November 4, 2010

Hometown of Homestead Banking Company, Homestead, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, November 4, 2010

Northern California Bancorp, Inc., Monterey, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 2, 2010

H.2 Actions under delegated authority

October 31, 2010 to November 6, 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

OSD Office of Staff Director

Bank Branches, Domestic

Kansas City

AllNations Bank, Calumet, Oklahoma -- to establish a branch at 2025 South Gordon Cooper Boulevard, Shawnee.

- Approved, November 3, 2010

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 11005 Kinsman Road, Cleveland.

- Approved, November 4, 2010

Secretary

FirstBank, Lakewood, Colorado -- to establish a branch at 16326 West Yuma Road, Goodyear, Arizona.

- Approved, November 3, 2010

Bank Holding Companies

St. Louis

Central Bancshares, Inc., Little Rock, Arkansas -- to become a bank holding company and to acquire Central Bank, Little Rock.

- Approved, November 3, 2010

Chicago

Rudolph Bancshares, Inc., Rudolph, Wisconsin -- relief from certain commitments.

- Granted, November 3, 2010

Bank Mergers

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to acquire the loans and assume the deposit liabilities of K Bank, Owings Mills, Maryland, and thereby establish branches.

- Approved, November 5, 2010

Banks, Foreign

Director, BS&R

Bank of Montreal, Montreal, Canada -- to operate a temporary office at 360 Madison Avenue, New York, New York.

- Approved, November 1, 2010

Change in Bank Control

Kansas City

Community Bancshares, Inc., Seneca, Kansas -- to retain control of Community Bancshares, Inc., and its subsidiary bank, Community National Bank, Seneca.

- Permitted, November 5, 2010

Extensions of Time

St. Louis

M & P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to January 29, 2011, to acquire additional shares of M & P Community Bancshares, Inc., Newport.

- Granted, November 1, 2010

Extensions of Time

Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to March 3, 2011, to establish a branch at the intersection of Auction Avenue and North 7th Street, Memphis, Tennessee.

- Granted, November 3, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROCKVILLE FINANCIAL, INC.	* 3A1	Rockville Financial, Rockville, Connecticut, to acquire 100% of the outstanding capital stock of Rockville Bank, Rockville, Connecticut pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Rockville Financial, MHC, Rockville, Connecticut, from mutual to stock form.	Newspaper:	10/25/2010
			Federal Register:	10/22/2010

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
3251081	CONNECTICUT BK & TR CO, HARTFORD, CONNECTICUT	06/21/2010	10/07/2010	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 November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A3	First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to acquire all of the shares of NewAlliance Bancshares, Inc., New Haven, Connecticut ("NAB, Inc.") and thereby NAB, Inc.'s subsidiary, NewAlliance Bank, New Haven Connecticut, and subsequently merge NAB, Inc. with and into FNFG.	Newspaper:	Not available
	* 3A5		Federal Register:	12/03/2010
UBS AG	FBSEA	UBS AG, Zurich, Switzerland, to establish two limited branches located at (1) 499 Washington Blvd., Jersey City, New Jersey and (2) 3325 Perimeter Hill Drive, Nashville, Tennessee, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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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 November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUSTOMERS BANK B*B	* Branch	New Century Bank, d/b/a Customers Bank, Phoenixville, PA to establish a branch office located at 2419 Nottingham Way, Hamilton, NJ.	Newspaper:	11/03/2010
			Federal Register:	Not applicable
WARBURG PINCUS PRIVATE EQUITY X, L.P.	CIC	Warburg Pincus Private Equity S, L.P., New York, NY, to acquire up to 19.7% of National Penn Bancshares, Inc, Boyertown, PA.	Newspaper:	Not available
			Federal Register:	11/09/2010

District: 3

Federal Reserve Bank of Philadelphia

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140018	LAFAYETTE AMBASSADOR BK, EASTON, PENNSYLVANIA	05/03/2010	10/29/2010	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 November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
RICHWOOD BANKING COMPANY, INC., THE	* Branch Premises	Richwood Banking Company, Richwood, Ohio to establish a branch at 1512 W. William Street, Delaware, Ohio and request to exceed investment in premises limit	Newspaper:	11/11/2010
			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
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FA CAPITAL, LLC	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain 9.86% of the voting securities of ICB Financial, Ontario, California.	Newspaper: Federal Register:	Not available Not available
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Falls Church, Virginia, to establish a branch at 1943 Isaac Newton Square, Reston, Virginia.	Newspaper: Federal Register:	11/22/2010 Not applicable
MIDDLEBURG FINANCIAL CORPORATION	4c8	Middleburg Financial Corporation, Middleburg, Virginia, to retain 7.5% ownership the Davenport Financial Fund, LLC.	Newspaper: Federal Register:	Not applicable Not available

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Feliciana Bancshares, Inc.	* 3A1	Feliciana Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Feliciana Bank & Trust Company, both of Clinton, Louisiana.	Newspaper:	12/05/2010
			Federal Register:	12/06/2010

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIPPUS STATE CORPORATION	CIC	Notice by Fred Diefenbaugh, Huntington, Indiana, to acquire 10 percent or more of the voting shares of Bippus State Corporation, Huntington, Indiana, and thereby indirectly acquire Bippus State Bank, Huntington, Indiana.	Newspaper: Federal Register:	11/22/2010 Not available
CHESTNUT BANCORP, INC	* 3A1	Chestnut Bancorp, Inc., Chestnut, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Chestnut, Chestnut, Illinois.	Newspaper: Federal Register:	11/15/2010 Not available
DENTEL BANCORPORATION	CIC	Notice by Robert John Dentel, Victor, Iowa, and Mary P. Howell, Ames, Iowa, individually, and the Robert John Dentel Family (Robert J. Dentel, Patricia A. Dentel, and three minor children) all of Victor, Iowa, and the Mary P. Howell Family (Mary P. Howell, Stephen J. Howell, and three minor) all of Ames, Iowa, for permission for each Family to control more than 25 percent of the shares of Dentel Bancorporation, Victor, Iowa, and thereby indirectly control of Victor State Bank, Victor, Iowa; Corydon State Bank, Corydon, Iowa; First State Bank of Colfax, Colfax, Iowa; Maxwell State Bank, Maxwell, Iowa; Pocahontas State Bank, Pocahontas, Iowa; and Panora State Bank, Panora, Iowa.	Newspaper: Federal Register:	Not available 11/16/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2010
FORT MADISON BANK & TRUST CO.	* 18C * Branch	Fort Madison Bank & Trust Co., Fort Madison, Iowa, to purchase certain assets and assume certain liabilities of the Burlington, Iowa branch of Valley Bank, Moline, Illinois; and to establish a branch at 3140 Agency Street, Suite 100, Burlington, Iowa.	Newspaper: Federal Register:	11/06/2010 Not applicable
GRANVILLE BANCSHARES, INC.	CIC	Notice by Marcelo L. Sacomori, London, England, to increase ownership from 9.9 percent to 51 percent of Granville Bancshares, Inc., Granville, Illinois, and thereby indirectly acquire Granville National Bank, Granville, Illinois and Sheridan State Bank, Sheridan, Illinois.	Newspaper: Federal Register:	11/16/2010 11/15/2010
HOMETOWN COMMUNITY BANCORP, INC. ESOP AND TRUST	* 3A3	Hometown Community Bancorp, Inc., Employee Stock Ownership Plan and Trust, Morton, Illinois, to increase its ownership to 35 percent of Hometown Community Bancorp, Inc., Morton, Illinois, and thereby indirectly increase its ownership of Morton Community Bank, Morton, Illinois.	Newspaper: Federal Register:	11/19/2010 12/03/2010

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANCORP, INC.	* 3A3	Peoples Bancorp, Inc., Prairie du Chien, Wisconsin, to acquire 100 percent of the voting shares of Woodhouse & Bartley Bank, Bloomington, Wisconsin.	Newspaper:	Not available
			Federal Register:	11/26/2010

District: 7

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 November 6, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 2700 Shackleford Road, Little Rock, Arkansas.	Newspaper: Federal Register:	11/12/2010 Not applicable
CARLSON BANCSHARES, INC.	* 3A3	Carlson Bancshares, Inc., West Memphis, Arkansas, to acquire no more than 9.99 percent of Central Bancshares, Inc., Little Rock, Arkansas and thereby indirectly acquire Central Bank, Little Rock, Arkansas.	Newspaper: Federal Register:	12/02/2010 Not available
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire no more than 24.99 percent of Central Bancshares, Inc., Little Rock, Arkansas and thereby indirectly acquire Central Bank, Little Rock, Arkansas.	Newspaper: Federal Register:	12/04/2010 Not available
FIRST NATIONAL BANK OF BERRYVILLE EMPLOYEE STOCK OWNERSHIP TRUST	* 3A3	First National Bank of Berryville Employee Stock Ownership Trust, Berryville, Arkansas, to acquire an additional 6 percent of the First Carroll Bankshares, Inc., Berryville, Arkansas, and thereby increasing its control of The First National Bank of Berryville, Berryville, Arkansas.	Newspaper: Federal Register:	11/30/2010 12/03/2010
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire no more than 24.99 percent of Central Bancshares, Inc., Little Rock, Arkansas and thereby indirectly acquire Central Bank, Little Rock, Arkansas.	Newspaper: Federal Register:	Not available Not available

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 November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIGFORK BANCSHARES, INC.	* 3A5	Bigfork Bancshares, Inc., Bigfork, Minnesota, to acquire 100 percent of Kelliher Bancshares Inc., Kelliher, Minnesota, and thereby indirectly acquire Citizens State Bank of Kelliher, Kelliher, Minnesota.	Newspaper:	Not available
			Federal Register:	11/29/2010

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	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCSHARES, INC.	CIC	Notification by Larry L. Bingham, Baxter Springs, Kansas; Ross C. Hartley, Teton Village, Wyoming; Fred Mitchelson, Pittsburg, Kansas; and Bob L. Robinson, Baxter Springs, Kansas, to acquire control of American BancShares, Inc., Baxter Springs, Kansas, parent of American Bank of Baxter Springs, Baxter Springs, Kansas.	Newspaper: Federal Register:	Not available 11/15/2010
AMERICAN STATE BANCSHARES, INC.	4c8	American State Bancshares, Inc., to acquire 100 percent of ASB Holdings, LLC, both in Great Bend, Kansas, and thereby engage in information technology consulting services.	Newspaper: Federal Register:	Not applicable Not available
ASLIN OPPORTUNITY FUND BK, LP	* 3A3	Aslin Opportunity Fund BK, LP, Cape Haze, Florida, to acquire 46.7 percent of the voting shares of Aslin Group, Inc., parent of Alterra Bank, both in Overland Park, Kansas.	Newspaper: Federal Register:	11/30/2010 11/27/2010
BEDISON BANCSHARES, INC.	* 3A1	Bedison Bancshares, Inc., Platte City, Missouri, to become a bank holding company through the acquisition of 78.03 percent of the voting shares of The Citizens Bank of Oregon, Oregon, Missouri.	Newspaper: Federal Register:	Not available 12/02/2010
EXCHANGE BANCORP OF MISSOURI, INC.	* 3A1	Exchange Bancorp of Missouri, Inc., Fayette, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Exchange Bank of Missouri, Fayette, Missouri.	Newspaper: Federal Register:	12/03/2010 11/26/2010
MBT BANCSHARES, INC.	CIC	Notice submitted by J. Grant Burcham, as trustee of the James Grant Burcham Trust, Kansas City, Missouri, to retain control of MBT Bancshares, Inc., Kansas City, Missouri, parent of Missouri Bank and Trust Company, Kansas City, Missouri.	Newspaper: Federal Register:	Not available 11/10/2010
NORTHERN MISSOURI BANCSHARES, INC.	* 3A3	Northern Missouri Bancshares, Inc., Unionville, Missouri, to acquire at least 51 percent of the voting shares of Exchange Bancorp of Missouri, Inc., Fayette, Missouri, parent of Exchange Bank of Missouri, Fayette, Missouri.	Newspaper: Federal Register:	Not available Not available
STOCK EXCHANGE BANK	* Branch	The Stock Exchange Bank, Caldwell, Kansas, to establish a branch at 106 West Spruce Street, Arkansas City, Kansas.	Newspaper: Federal Register:	Not available Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNION BANK	* 18C	Union Bank, Oklahoma City, Oklahoma, to merge with First Coleman National Bank, Coleman, Texas; Graham National Bank, Graham, Texas; Citizens National Bank of Breckenridge, Breckenridge, Texas; First State Bank of Canadian, National Association, Canadian, Texas; First National Bank of Olney, Olney, Texas; Friona State Bank, National Association, Friona, Texas; Farmers National Bank of Seymour, Seymour, Texas; and InterBank, Elk City, Oklahoma; and incident thereto, to establish 15 branches in Texas and Oklahoma. Union Bank, Oklahoma City, Oklahoma, to also purchase certain assets and assume certain liabilities of the Borger and Stinnett branches of First National Bank of Borger, Borger, Texas.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
WELLS BANCSHARES, INC.	* 3A3	Wells Bancshares, Inc., Platte City, Missouri, to acquire 17.54 percent of the voting shares of Bedison Bancshares, Inc., Platte City, Missouri, parent of The Citizens Bank of Oregon, Oregon, Missouri.	Newspaper:	Not available
			Federal Register:	12/02/2010

District: 10

Federal Reserve Bank of Kansas City

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274753	CNB COMNTY BK, GREELEY, NEBRASKA	08/09/2010	10/20/2010	S	Small Bank
277053	FIRST ST BK OF CO, HOTCHKISS, COLORADO	07/26/2010	10/28/2010	S	Small Bank

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 November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BETRAM BANCSHARES, INC.	* 3A1	Bertram BancShares, Inc., Bertram, Texas, to become a bank holding company by acquiring 99.52% of Farmers State Bank, Bertram, Texas.	Newspaper: Federal Register:	Not available 12/04/2010
COMMUNITY BANCORP LLC	* 3A1	Community Bancorp LLC, Houston, Texas, to become a bank holding company by acquiring 100 percent of Cadence Financial Corporation, Starkville, Mississippi, and indirectly acquire Cadence Bank, N.A., Starkville, Mississippi.	Newspaper: Federal Register:	Not available 11/26/2010
COMMUNITY BANK HOLDINGS OF TEXAS, INC.	CIC	Notice by Byron Cook, Ginne Sue Cook, Katie Cook, Lance Cook, Karen Cook, and Nina Sue Cook, all in Corsicana, Texas, collectively the Cook Family - Notificants, to retain 10 percent or more of the shares of Community Bank Holdings of Texas, Inc., Corsicana, Texas, and indirectly Community National Bank and Trust of Texas, Corsicana, Texas.	Newspaper: Federal Register:	Not available 11/10/2010
FIRST DALHART BANCSHARES, INC.	CIC	Notice by Henry Lewis Gallegly and Marjorie Clair Gallegly, Dalhart, Texas, to increase their ownership and control from 11.2 percent to 19.07 percent of First Dalhart Bancshares, Inc., Dalhart, Texas, and indirectly First National Bank in Dalhart, Dalhart, Texas.	Newspaper: Federal Register:	Not available 10/18/2010
VERITEX HOLDINGS, INC.	* 3A3	Veritex Holdings, Inc., Dallas, Texas, to acquire 100 percent of Fidelity Resources Company, Plano, Texas, and indirectly acquire Fidelity Bank, Plano, Texas.	Newspaper: Federal Register:	11/28/2010 11/29/2010
WCM HOLDINGS, INC.	* 3A3	WCM Holdings, Inc., Dallas, Texas, and WCM-Parkway, Ltd., Dallas, Texas to acquire greater than 5 percent of Veritex Holdings, Inc., Dallas, Texas, and indirectly Professional Bank, NA, Dallas, Texas.	Newspaper: Federal Register:	11/28/2010 11/29/2010

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 November 6, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3 4c8	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA, L.P., CGB Holdings, Inc., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to acquire 100 percent of Professional Business Bank, Pasadena, California, in connection with the merger of Professional Business Bank with and into California General Bank, Pasadena, California; and 2)CGB Holdings, Inc., Irvine, California, to form a wholly-owned subsidiary, CGB Asset Management, Inc., Irvine, California, to engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 11/22/2010
REGAL FINANCIAL BANCORP, INC.	CIC	Henry Liebman, Gail Katz, and Sodo Builders, all of Seattle, Washington, acting as a group in concert, to retain 10 percent or more of the voting shares of Regal Financial Bancorp, Inc., and thereby indirectly acquire Regal Financial Bank, both of Seattle, Washington.	Newspaper: Federal Register:	Not available 11/19/2010
SKBHC HOLDINGS, LLC	* 3A3	SKBHC Holdings, LLC, and SKBHC Hawks Nest Acquisition Corp., both of Corona del Mar, California, to acquire 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 11/29/2010

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.

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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
995076	CACHE VALLEY BK, LOGAN, UTAH	07/06/2010	10/29/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act