
Federal Reserve Release



H.2

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

No. 46

Week Ending November 13, 2010

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation V (Regulation V).

- Approved, November 8, 2010

Forms -- initial Board review to extend with revision the Application for Employment with the Board of Governors of the Federal Reserve System (FR 28) and Ongoing Intermittent Survey of Households (FR 3016), and to extend without revision the Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks (Reg H-5).

- Proposed, November 7, 2010

Personnel

Office of Inspector General -- appointment of Harvey Witherspoon, Andrew Patchan, Anthony Castaldo, Jacqueline M. Becker, and Elise Ennis as associate inspectors general.

- Announced, November 10, 2010

Enforcement

Bank of Choice Holding Company, Greeley, Colorado -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, November 9, 2010

Cascade Financial Corporation, Everett, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 9, 2010

Crete Bancorporation, Inc., Crete, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, November 9, 2010

H.2 Actions under delegated authority

November 7, 2010 to November 13, 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

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 191 South Imperial Highway, Anaheim, California.

- Approved, November 8, 2010

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 9200 West Sunset Boulevard, West Hollywood, California.

- Approved, November 9, 2010

Chicago

Independent Bank, Ionia, Michigan -- to establish branches at 800 Washington Avenue, Bay City; 12 Washington Street, Grand Haven; and 6 East Main Street, Fremont.

- Withdrawn, November 8, 2010

Philadelphia

New Century Bank, dba Customers Bank, Phoenixville, Pennsylvania -- to establish a branch at 2419 Nottingham Way, Hamilton, New Jersey.

- Approved, November 10, 2010

Bank Holding Companies

San Francisco

Anchor Bancorp, Inc., Lacey, Washington -- to become a bank holding company and to acquire Anchor Mutual Savings Bank, Aberdeen, upon its conversion from a mutual savings bank to a stock savings bank.

- Approved, November 10, 2010

Minneapolis

First Holding Company of Park River, Inc., Park River, North Dakota -- to acquire First Sharon Holding Company, Inc., Aneta, and thereby indirectly acquire First State Bank of Sharon, Sharon; and for Sheyenne Bancorp, Inc., Park River, to become a bank holding company and to acquire First Sharon Holding Company, Inc., Aneta, and thereby indirectly acquire First State Bank of Sharon, Sharon.

- Approved, November 12, 2010

Chicago

Ida Grove Bancshares, Inc., Ida Grove, Iowa -- waiver of application to acquire Moorhead State Bank, Moorhead, in connection with its merger with and into Ida Grove's subsidiary bank, United Bank of Iowa, Ida Grove.

- Granted, November 12, 2010

Boston

Liberty Bank, Middletown, Connecticut -- waiver of application to acquire Connecticut River Community Bank, Wethersfield, through the merger with and into Liberty Bank.

- Granted, November 12, 2010

Richmond

Middleburg Financial Corporation, Middleburg, Virginia -- to retain an ownership interest in the Davenport Financial Fund, LLC.

- Withdrawn, November 12, 2010

Bank Mergers

Chicago

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 thereby establish a branch at 3140 Agency Street, Burlington.

- Approved, November 12, 2010

Change in Bank Control

Cleveland

North Valley Bancshares, Inc., Zanesville, Ohio -- change in bank control of North Valley and its subsidiary bank, North Valley Bank, Zanesville.

- Permitted, November 12, 2010

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to February 13, 2011, to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, November 9, 2010

Kansas City

Bank of Choice Holding Company, Greeley, Colorado -- extension to February 9, 2011, to engage in lending activities.

- Granted, November 9, 2010

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to February 25, 2011, to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, November 10, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 November 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEUTSCHE BANK AKTIENGESELLSCHAFT	4c8	Deutsche Bank Aktiengesellschaft, Frankfurt, Germany, to acquire up to 100 percent of the voting shares of PB Capital Corporation and PB (USA) Realty Corporation, both of New York, New York, and thereby engage in brokering, servicing loans and other extensions of credit, and in commercial real estate lending and leasing, pursuant to Sections 225.28(b)(1) and (b)(3), of Regulation Y.	Newspaper: Federal Register:	Not applicable 11/24/2010
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A3 * 3A5	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: Federal Register:	Not available 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: Federal Register:	11/14/2010 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 13, 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

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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 13, 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:	Not available
			Federal Register:	Not available
ROYAL BANK OF CANADA	4c8	Royal Bank of Canada, Montreal, Canada, to indirectly acquire BlueBay Asset Management USA LLC, Darien, Connecticut, through BlueBay Asset Management plc, London, England, and to engage in financial and investment advisory activities.	Newspaper:	Not applicable
			Federal Register:	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 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
IBERIABANK	* 18C	IBERIABANK, Lafayette, Louisiana, to merge with IBERIABANK-Arkansas, Little Rock, Arkansas (currently IBERIABANK, fsb), upon its conversion to a state chartered bank, upon its conversion to a state chartered bank.	Newspaper:	12/06/2010
			Federal Register:	Not applicable

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	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIPPUS STATE CORPORATION	CIC	Notice by Fred Diefenbaugh, Huntington, Indiana, to retain control of 10 percent or more of the voting shares of Bippus State Corporation, Huntington, Indiana, and thereby indirectly retain control of Bippus State Bank, Huntington, Indiana.	Newspaper: Federal Register:	11/22/2010 11/30/2010
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 12/09/2010
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 11/26/2010
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
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: Federal Register:	Not available 11/26/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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87047	FIRST ST BK OF PORTER, PORTER, INDIANA	06/14/2010	10/25/2010	S	Small Bank
184142	LAPEER CTY B&TC, LAPEER, MICHIGAN	05/17/2010	10/22/2010	S	Small Bank
983448	M&I MARSHALL & ILSLEY BK, MILWAUKEE, WISCONSIN	02/16/2009	10/25/2010	O	Large Bank
474245	VILLA GROVE ST BK, VILLA GROVE, ILLINOIS	05/17/2010	10/22/2010	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 November 13, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 12/06/2010
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 12/06/2010
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:	12/03/2010 12/06/2010
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M&P Community Bancshares, Inc., Newport, Arkansas, for a total of ownership of up to 32.07 percent.	Newspaper: Federal Register:	12/13/2010 12/12/2010

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
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 13, 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: Federal Register:	Not available 11/29/2010
BITTERROOT HOLDING COMPANY	* 3A3	Retroactive application by Bitterroot Holding Company, Lolo, Montana, to increase its ownership from 31.9% to 34.9% of West One Bank, Kalispell, Montana.	Newspaper: Federal Register:	Not available 12/13/2010
MIDWEST BANK GROUP, INC.	4c8	Midwest Bank Group, Detroit Lakes, Minnesota, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 13, 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 GROUP, INC.	4c8	Aslin Group, Inc., Overland Park, Kansas; Aslin Opportunity Fund BK, LP, Cape Haze, Florida; and Aslin Capital I, LLC, Cape Haze, Florida, to engage in servicing loans.	Newspaper: Federal Register:	Not applicable Not available
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:	12/04/2010 12/02/2010
DONIPHAN BANCSHARES, INC.	CIC	Notification by Kenneth L. Morrison, Hastings, Nebraska, to acquire control of Doniphan Bancshares, Inc., parent of Bank of Doniphan, both in Doniphan, Nebraska.	Newspaper: Federal Register:	Not available 11/29/2010
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:	12/03/2010 12/06/2010
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 13, 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:	12/06/2010
	* 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:	12/04/2010
			Federal Register:	12/02/2010

District: 10

Federal Reserve Bank of Kansas City

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1421161	BANK OF BLUE VALLEY, OVERLAND PARK, KANSAS	07/26/2010	11/03/2010	S	Int Sm 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 13, 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
FAMILY BANCORP, INC.	4c8	Family Bancorp, Inc., San Antonio, Texas, to engage de novo in lending activities pursuant to Section 225.28(b)(1) of Regulation Y, through the acquisition of loans from its subsidiary bank, San Antonio National Bank, Refugio, Texas.	Newspaper: Federal Register:	Not applicable 12/03/2010
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
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at Jerome Street & Rosedale Street, Fort Worth, Texas 76110.	Newspaper: Federal Register:	Not available Not applicable

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 13, 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

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Institution	Location
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* Subject to the provisions of the Community Reinvestment Act