
Federal Reserve Release



H.2

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

No. 47

Week Ending November 20, 2010

Testimony and Statements

Foreclosure Documentation Issues -- statement by Governor Duke before a subcommittee of the House Committee on Financial Services on issues related to mortgage loan servicing and the mishandling of documentation in foreclosure proceedings.

- Published, November 18, 2010

Bank Mergers

Centennial Bank, Conway, Arkansas -- to acquire the assets and assume the liabilities of Gulf State Community Bank, Carrabelle, Florida, and thereby establish branches.

- Announced, November 19, 2010

Forms

Forms -- final Board review to extend with revision the Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248) and to conduct with revision the Survey of Finance Companies (FR 3033s).

- Approved, November 17, 2010

Regulations and Policies

Capital Actions in 2011 -- issuance of guidelines for evaluating proposals by large bank holding companies (the 19 SCAP bank holding companies) to undertake dividend increases and other capital distributions in 2011.

- Announced, November 17, 2010

Regulation Y -- publication for comment of amendments to implement the conformance period during which banking entities and nonbank financial companies supervised by the Board must bring their activities and investments into compliance with the prohibitions and restrictions on proprietary trading and relationships with certain funds that are imposed by the so-called Volcker Rule in the Dodd-Frank Act.

- Approved, November 16, 2010

Enforcement

Farmers State Bank, Victor, Montana -- written agreement with the Federal Reserve Bank of Minneapolis and the Montana Division of Banking and Financial Institutions.

- Announced, November 18, 2010

Fentura Financial, Inc., Fenton, Michigan -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, November 16, 2010

First Personal Financial Corp., Orland Park, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, November 16, 2010

Legacy Bank, Milwaukee, Wisconsin -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, November 18, 2010

Progressive Growth Corp., Gaylord, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, November 18, 2010

Valley Community Bancorp, Inc., St. Charles, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, November 16, 2010

H.2 Actions under delegated authority

November 14, 2010 to November 20, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2700 Shackleford Road, Little Rock.

- Approved, November 17, 2010

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 5576 Grove Boulevard, Hoover; 15580 East 104th Avenue, Commerce City, Colorado; 2640 East Harmony Road, Fort Collins; and 450 Highway 528, Bernalillo, New Mexico.

- Approved, November 19, 2010

Cleveland

The Richwood Banking Company, Inc., Richwood, Ohio -- to establish a branch at 1512 West William Street, Delaware, Ohio, and request to exceed the limit on investment in bank premises.

- Approved, November 18, 2010

Bank Holding Companies

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire OK Bancorporation, Inc., Okemah, and The Okemah National Bank.

- Approved, November 15, 2010

Bank Holding Companies

Chicago

Commercial Bancshares Corporation, Frontenac, Missouri -- to become a bank holding company and to acquire shares of Centrust Financial, Inc., Northbrook, Illinois, and thereby acquire Centrust Bank, N.A.

- Approved, November 15, 2010

Richmond

Cordia Bancorp, Inc., Washington, D.C. -- to become a bank holding company and to acquire shares of Bank of Virginia, Midlothian, Virginia.

- Approved, November 19, 2010

St. Louis

German American Bancorp, Inc., Jasper, Indiana -- to merge with American Community Bancorp, Inc., Evansville, and thereby acquire Bank of Evansville.

- Approved, November 19, 2010

Dallas

Henderson Texas Bancshares, Inc., Henderson, Texas -- to acquire shares of Prosper Bancshares, Inc., Prosper, and thereby acquire Prosper Bank.

- Approved, November 16, 2010

Minneapolis

Kirkwood Bancorporation Co., Bismarck, North Dakota, and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada -- to acquire shares of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.

- Withdrawn, November 15, 2010

Bank Holding Companies

Boston

Rockville Financial, Inc., Rockville, Connecticut -- to acquire Rockville Bank, Rockville, in connection with the reorganization of Rockville Financial, MHC from mutual to stock form.

- Approved, November 19, 2010

Bank Mergers

Richmond

CNB, Centreville, Maryland -- to merge with The Felton Bank, Felton, Delaware.

- Approved, November 16, 2010

St. Louis

The Missouri Bank, Warrenton, Missouri -- to merge with Bay-Hermann-Berger Bank, Hermann, and to retain the acquired facilities as branches.

- Approved, November 18, 2010

Bank Premises

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- to increase its investment in bank premises.

- Approved, November 19, 2010

Extensions of Time

Director, BS&R

American Express Company, New York, New York, and American Express Travel Related Services Company, Inc. -- one-year extension of time to divest or conform certain impermissible nonbanking activities and investments.

- Granted, November 15, 2010

Financial Holding Companies

Dallas

American Bank Holding Corporation, Corpus Christi, Texas -- election to become a financial holding company.

- Effective, November 17, 2010

Chicago

Pioneer Development Company, Sergeant Bluff, Iowa -- election to become a financial holding company.

- Effective, November 17, 2010

International Operations

St. Louis

Cass Information Systems, Inc., Bridgeton, Missouri -- to engage in new foreign activities through formation of Cass Europe, BV, Breda, Netherlands.

- Approved, November 16, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 20, 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
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NONE

CRA Examinations scheduled for First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
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District: 2

Federal Reserve Bank of New York

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON, THE	* Branch	The Bank of New York Mellon, New York, New York, to establish a branch to be located at 201 Washington Street, Boston, Massachusetts.	Newspaper: Federal Register:	12/03/2010 Not applicable
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

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3

Federal Reserve Bank of Philadelphia

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AMERISERV FINANCIAL BANK	* Branch	AmeriServ Financial Bank, Johnstown, PA, to establish a branch office located at 1857 North Atherton Street, State College, PA.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 12/08/2010

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

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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 First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 20, 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:	11/26/2010
			Federal Register:	Not available
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch to be located at 4629 N. Croatan Highway, Kitty Hawk, North Carolina	Newspaper:	12/03/2010
			Federal Register:	Not applicable
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:	12/06/2010

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA
BANK OF FLOYD	FLOYD, VIRGINIA
BANK OF THE COMMONWEALTH	NORFOLK, VIRGINIA
CNB	CENTREVILLE, MARYLAND
HOMETOWN BK	ROANOKE, VIRGINIA
NBRS FNCL BK	RISING SUN, MARYLAND
SHORE BK	ONLEY, VIRGINIA
UNITED BK	PARKERSBURG, WEST VIRGINIA
UNITED BK	FAIRFAX, VIRGINIA
VIRGINIA BUS BK	RICHMOND, VIRGINIA
VIRGINIA HERITAGE BK	FAIRFAX, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama, to acquire 27.17 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiary, Community Spirit Bank, both of Red Bay, Alabama, along with Spirit Bancshares, Inc., and its subsidiary, Spirit Bank, both of Belmont, Mississippi.	Newspaper: Federal Register:	12/17/2010 12/16/2010
NORTH AMERICAN FINANCIAL HOLDINGS, INC.	* 3A3	North American Financial Holdings, Inc., Charlotte, North Carolina, to acquire up to 100 percent of the outstanding voting shares of Capital Bank Corporation, and its subsidiary, Capital Bank, both of Raleigh, North Carolina.	Newspaper: Federal Register:	12/20/2010 12/16/2010

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
INDEPENDENCE BANCSHARES, INC.	CIC	Notice filed by the James Blin Family (James Lee Blin and Randy Alan Blin, both of Independence, Iowa; Timothy Lee Blin, Ponte Vedra Beach, Florida; Sandra Blin Burgard, Bozeman, Montana; and Tamara Blin Diamond, Mesa, Arizona) to retain control of more than 25 percent of the voting shares of Independence Bancshares, Inc., Independence, Iowa, and thereby indirectly control voting shares of Security State Bank, Independence, Iowa and Northeast Security Bank, Sumner, Iowa.	Newspaper: Federal Register:	Not available Not available
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:	11/28/2010 11/26/2010
RIVER HOLDING COMPANY	* 3A3	River Holding Company, Stoddard, Wisconsin, to acquire 51 percent of the voting shares of Community Business Bancshares, Inc., Sauk City, Wisconsin, and thereby indirectly acquire Community Business Bank, Sauk City, Wisconsin.	Newspaper: Federal Register:	12/03/2010 12/17/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

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BANK IA	CLARINDA, IOWA
BANK IA	NEW HAMPTON, IOWA
BANK OF MONTREAL CHICAGO BR	CHICAGO, ILLINOIS
BANK OF OAKFIELD	OAKFIELD, WISCONSIN
BANK TOK-MIT UFJ CHICAGO BR	CHICAGO, ILLINOIS
BNP PARIBAS CHICAGO BR	CHICAGO, ILLINOIS
CALUMET CTY BK	BRILLION, WISCONSIN
CANADIAN IMPERIAL BK CHGO BR	CHICAGO, ILLINOIS
CREDIT AGRICOLE C&I BK CHGO BR	CHICAGO, ILLINOIS
G W JONES EXCHANGE BK	MARCELLUS, MICHIGAN
HARTSBURG ST BK	HARTSBURG, ILLINOIS
JOHNSON BK	RACINE, WISCONSIN
LEGACY BK	MILWAUKEE, WISCONSIN
LOGAN CTY BK	LINCOLN, ILLINOIS
MEGA INTL CMRL BK CHICAGO BR	CHICAGO, ILLINOIS
MIZUHO CORP BK CHICAGO BR	CHICAGO, ILLINOIS
NORTHBROOK B&TC	NORTHBROOK, ILLINOIS
PEOPLES BK ARLINGTON HEIGHTS	ARLINGTON HEIGHTS, ILLINOIS
PRIMEBANK	LE MARS, IOWA

District: 7

Federal Reserve Bank of Chicago

QUAD CITY B&TC
ROCKFORD B&TC
ROYAL BK SCOTLAND CHICAGO BR
SOCIETE GENERALE CHICAGO BR
TOWN & CNTRY BK
UBS AG CHICAGO BR

BETTENDORF, IOWA
ROCKFORD, ILLINOIS
CHICAGO, ILLINOIS
CHICAGO, ILLINOIS
SPRINGFIELD, ILLINOIS
CHICAGO, ILLINOIS

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCSHARES, INC.	CIC	Notice by the House family control group, Batesville, Arkansas, to gain control of First Community Bancshares, Inc., Batesville, Arkansas. The House family control group consists of: Verlene H. House Revocable Trust, Verlene H. House as trustee; White River Bituminous, Inc.; Edward House; Howard House; Dianne Lamberth; Marcus Lamberth; Lauren Lamberth Patterson, all of Batesville, Arkansas; and Lance Lamberth, San Francisco, California.	Newspaper:	Not available
			Federal Register:	12/08/2010

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
ALLIED BK	MULBERRY, ARKANSAS
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF CROCKETT	BELLS, TENNESSEE
BANK OF FAYETTE CTY	MOSCOW, TENNESSEE
BANKTENNESSEE	COLLIERVILLE, TENNESSEE
DUQUOIN ST BK	DUQUOIN, ILLINOIS
FLORA B&TC	FLORA, ILLINOIS
KING SOUTHERN BK	CHAPLIN, KENTUCKY
MAINSTREET BK	ASHLAND, MISSOURI

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 20, 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
BOZEMAN BANCORP, INC.	CIC	Retroactive Change in Control Notice by James A. Jorgenson, Kenmare, North Dakota, as an individual, to acquire and retain 18 percent or more of the shares of Bozeman Bancorp, Inc., Bozeman, Montana, and thereby indirectly acquire and retain control of Bank of Bozeman, Bozeman, Montana.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 20, 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:	11/18/2010 11/15/2010
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 12/06/2010
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
FIRSTBANK	* Branch	FirstBank, Antlers, Oklahoma, to establish a branch at 1501 East Jackson, Hugo, Oklahoma.	Newspaper: Federal Register:	11/26/2010 Not applicable
FIRSTBANK	Premises	FirstBank, Antlers, Oklahoma, to increase its investment in bank premises in the amount of \$2,500,000.	Newspaper: Federal Register:	Not applicable Not applicable
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:	11/15/2010 11/10/2010
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:	11/18/2010 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NI = Needs to improve
SN = Substantial noncompliance

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

Table with 5 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Content: NONE

CRA Examinations scheduled for First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Table with 2 columns: Institution, Location. Lists banks such as BANK OF BENNINGTON, BANK OF KREMLIN, etc. and their respective locations.

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERTRAM 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:	12/10/2010 12/04/2010
CARLILE BANCSHARES, INC.	* 3A1	Carlile Bancshares, Inc., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Treaty Oak Bank, Austin, Texas.	Newspaper: Federal Register:	Not available Not available
COMMERCIAL BANCSHARES, INC.	* 3A1	Commercial Bancshares, Inc., El Campo, Texas, to become a bank holding company by acquiring 75 percent of El Campo Bancshares, Inc., El Campo, Texas, and indirectly acquire Commercial State Bank, El Campo, Texas.	Newspaper: Federal Register:	Not available 12/17/2010
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:	12/06/2010 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:	11/08/2010 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:	10/19/2010 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:	12/02/2010 Not applicable
TXRB HOLDINGS, INC.	* 3A1	TXRB Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Texas Republic Bank, N.A., Frisco, Texas.	Newspaper: Federal Register:	Not available Not available

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
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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
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NONE

CRA Examinations scheduled for First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 20, 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:	12/06/2010 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:	11/29/2010 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for First Quarter of 2011 (January 1, 2011 - March 31, 2011)

Institution	Location
AMERICAN SCTY BK	NEWPORT BEACH, CALIFORNIA
BANK OF UT	OGDEN, UTAH
COMMONWEALTH BUS BK	LOS ANGELES, CALIFORNIA
FIRST UT BK	SALT LAKE CITY, UTAH
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA