

---

**Federal Reserve Release**

---



*H.2*

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

*No. 49*

*Week Ending December 4, 2010*

### Testimony and Statements

Problems in Mortgage Servicing -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on mortgage documentation and other servicing issues and appropriate supervisory and policy responses.

- Published, December 1, 2010

### Personnel

Office of Financial Stability Policy and Research -- appointment of Seth F. Wheeler as chief of staff.

- Announced, December 1, 2010

Office of the Secretary -- temporary appointment of Patricia A.L. Nunley as visiting assistant secretary, effective January 2011.

- Announced, December 2, 2010

### Regulations and Policies

Real Estate Appraisal and Evaluation Guidelines -- final interagency supervisory guidance on sound practices by financial institutions for real estate appraisals and evaluations.

- Approved, December 1, 2010

### Enforcement

FCB Financial Corp., Savannah, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, November 30, 2010

First Community Bank, Glasgow, Montana -- written agreement with the Federal Reserve Bank of Minneapolis and the Montana Division of Banking and Financial Institutions.

- Announced, December 2, 2010

**Enforcement**

First National Community Bancorp, Inc., Dunmore, Pennsylvania -- written agreement with the Federal Reserve Bank of Philadelphia.

- Announced, December 2, 2010

First South Bancorp, Inc., Spartanburg, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, November 30, 2010

HarVest Bancorp, Inc., Gaithersburg, Maryland -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, November 30, 2010

Oxford Financial Corporation, Oak Brook, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, December 2, 2010

Ridgestone Financial Services, Inc., Brookfield, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, December 2, 2010

Southport Financial Corporation, Kenosha, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, November 30, 2010

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

**November 28, 2010 to December 4, 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

FirstBank, Antlers, Oklahoma -- to establish a branch at 1501 East Jackson Street, Hugo.

- Approved, December 3, 2010

#### Richmond

John Marshall Bank, Falls Church, Virginia -- to establish a branch at 1943 Isaac Newton Square, Reston.

- Approved, December 3, 2010

#### Boston

Start Community Bank, New Haven, Connecticut -- to establish a branch at 258 Grand Avenue, New Haven.

- Approved, December 1, 2010

#### Kansas City

Stock Exchange Bank, Caldwell, Kansas -- to establish a branch at 106 West Spruce Street, Arkansas City.

- Approved, December 1, 2010

**Bank Holding Companies**

New York

Deutsche Bank Aktiengesellschaft, Frankfurt, Germany -- to acquire shares of PB Capital Corporation, New York, New York, and PB (USA) Realty Corporation, and thereby engage in brokering and servicing loans and other extensions of credit, and in commercial real estate lending and leasing.

- Approved, December 1, 2010

Boston

First City Fund Corporation, New Haven, Connecticut, and First Community Bancorp, Inc. -- to become a bank holding company and a stock bank holding company, respectively, and to acquire Start Community Bank, New Haven.

- Approved, December 1, 2010

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire Island Financial Corporation, Bird Island, and thereby acquire State Bank of Bird Island.

- Approved, November 29, 2010

Kansas City

GLAASS Financial, LLC, Exeter, Nebraska -- to become a bank holding company and to acquire shares of EMSWATER Financial, LLC, Exeter; for EMSWATER Financial to become a bank holding company and to acquire First National Bank in Exeter; and for GLAASS Financial and EMSWATER Financial to engage in insurance activities through the acquisition of First National Insurance Agency, Inc.

- Approved, December 3, 2010

**Bank Holding Companies**

San Francisco

Grandpoint Capital, Inc., Los Angeles, California -- waiver of application to acquire First Commerce Bancorp, Encino, in connection with the merger of their respective subsidiary banks, Grandpoint Bank, Los Angeles, and First Commerce Bank, Encino.

- Granted, November 29, 2010

Kansas City

JRMB II, Inc., Lawton, Oklahoma -- to become a bank holding company and to acquire shares of J. R. Montgomery Bancorporation, Lawton, and its subsidiary banks, City National Bank and Trust Company and Fort Sill National Bank, Fort Sill.

- Approved, December 1, 2010

Minneapolis

Midwest Bank Group, Inc., Detroit Lakes, Minnesota -- to engage in lending activities.

- Approved, December 1, 2010

Richmond

Park Sterling Corporation, Charlotte, North Carolina -- to become a bank holding company and to acquire Park Sterling Bank, Charlotte.

- Approved, November 28, 2010

Chicago

Peoples Bancorp, Inc., Prairie du Chien, Wisconsin -- to acquire Woodhouse & Bartley Bank, Bloomington.

- Approved, December 2, 2010

**Bank Holding Companies**

San Francisco

SKBHC Holdings, LLC, Corona del Mar, California, and SKBHC Hawks Nest Acquisition Corp. -- to acquire AmericanWest Bank, Spokane, Washington.

- Approved, December 2, 2010

Chicago

Vogel Bancshares, Inc., Orange City, Iowa -- to acquire shares of Farmers Savings Bank, Remsen.

- Approved, November 30, 2010

**Bank Mergers**

Secretary

Citizens State Bank & Trust Company, Ellsworth, Kansas -- to purchase certain assets and assume certain liabilities of the Lincoln branch of Midwest Community Bank, Plainville, and thereby establish a branch.

- Approved, December 1, 2010

Richmond

EagleBank, Bethesda, Maryland -- to acquire certain assets and assume certain liabilities of the Washington, DC, branch of OBA Bank, Germantown, Maryland, and thereby establish a branch.

- Approved, November 30, 2010

**Bank Premises**

Kansas City

FirstBank, Antlers, Oklahoma -- to increase its investment in bank premises.

- Approved, December 3, 2010

**Change in Bank Control**

Chicago

Clarkston Financial Corporation, Waterford, Michigan -- change in bank control of Clarkston Financial and its subsidiary bank, Clarkston State Bank, Clarkston.

- Permitted, November 30, 2010

Atlanta

First Cherokee Bancshares, Inc., Woodstock, Georgia -- change in bank control of First Cherokee and its subsidiary bank, First Cherokee State Bank, Woodstock.

- Permitted, November 30, 2010

Dallas

First San Benito Bancshares Corporation, San Benito, Texas -- change in bank control of First San Benito and its subsidiary bank, First Community Bank, National Association, San Benito.

- Permitted, November 30, 2010

Minneapolis

Tolna Bancorp, Inc., Tolna, North Dakota -- change in bank control of Tolna and its subsidiary bank, The Farmers & Merchants State Bank of Tolna, Tolna.

- Permitted, December 3, 2010

**Extensions of Time**

Richmond

CapGen Capital Group III LLC, New York, New York, and CapGen Capital Group III LP -- extension to March 3, 2011, to increase their investment in Seacoast Banking Corporation of Florida, Stuart, Florida, and Seacoast National Bank.

- Granted, December 3, 2010

**Membership**

Boston

Start Community Bank, New Haven, Connecticut -- to become a member of the Federal Reserve System.

- Approved, December 1, 2010

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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 December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York (the "Applicant") for approval of the merger of Capital Bank & Trust Company, Albany, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with and into Applicant.	Newspaper: Federal Register:	Not available Not applicable
CHEMUNG FINANCIAL CORPORATION	* 3A3 * 3A5	Chemung Financial Corporation, Elmira, New York, to acquire Fort Orange Financial Corp., and thereby acquire its wholly owned subsidiary Capital Bank & Trust Company, both located in Albany, New York, pursuant to Sections 3(a)(3) and 3(a)(5) of the BHC Act and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	Not available 12/23/2010
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
M&T BANK CORPORATION	* 3A3 4c8 * 18C * Branch * 4c8	M&T Bank Corporation, Buffalo, New York, to acquire Wilmington Trust Corporation and thereby indirectly acquire Wilmington Trust Company, both of Wilmington, Delaware; and thereby indirectly to acquire Wilmington Trust FSB, Baltimore, Maryland, and other non-banking subsidiaries of Wilmington Trust Corporation and thereby operate a savings association and engage in other non-banking activities. Manufacturers and Traders Trust Company, Buffalo, New York, to purchase certain assets and assume certain liabilities of Wilmington Trust Company and Wilmington Trust FSB.	Newspaper: Federal Register:	Not available Not available

**District: 2**

**Federal Reserve Bank of New York**

**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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 4, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASIAN FINANCIAL CORPORATION	CIC	James Wang, individually, and James Wang and Ellen Ruth Kao Wang, Villanova, PA, Tony Yi Ping Wang and Michelle Yichun Yang, Gladwyne, PA, Elliot Hong Wai Wong, Philadelphia, PA and Josephine Wang, Gladwyne, PA, Aubrey Hui-Ju Wang, Havertown, PA, and Janet Wang Calilung, Irvine, CA, to acquire up 70.0% of Asian Financial Corporation, Philadelphia, PA.	Newspaper: Federal Register:	Not available 12/17/2010
MONUMENT BANK	* Branch	Monument Bank, Doylestown, PA, to establish a branch office located at 33 Swamp Road, Newtown, PA.	Newspaper: Federal Register:	12/10/2010 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**

---

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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

---

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

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

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 4, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	Investment	Bank of America, N.A., Charlotte, North Carolina, to make an indirect investment of \$11 million in BANA Canada Funding Company Limited, Calgary, Alberta, Canada.	Newspaper: Federal Register:	Not applicable Not applicable
OLD LINE BANCSHARES, INC.	* 3A5 * 18C * Branch	Old Line Bancshares, Inc., Bowie, Maryland, to acquire 100% of the voting shares of Maryland Bankcorp, Inc., Lexington Park, Maryland, and thereby indirectly acquire Maryland Bank & Trust Company, National Association, Lexington Park, Maryland.	Newspaper: Federal Register:	12/21/2010 12/30/2010

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

---

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

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 4, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST GUARANTY BANCSHARES, INC.	* 3A5	First Guaranty Bancshares, Inc., Hammond, Louisiana, to merge with Greensburg Bancshares, Inc., and thereby acquire its subsidiary, Bank of Greensburg, both of Greensburg, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

---

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

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

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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 12/06/2010

Federal Reserve Bank of Chicago

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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1720 South University, Little Rock, Arkansas.	Newspaper:	12/08/2010
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

---

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

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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/30/2010
			Federal Register:	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:	12/25/2010
			Federal Register:	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:	Not available
			Federal Register:	12/20/2010
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Change in control notice by Rick E. Skates and Kathy A. Skates, both of Polson, Montana, to acquire 25 percent or more of the shares of Flathead Lake Bancorporation, and thereby indirectly acquire control of First Citizens Bank of Polson, National Association, Polson, Montana.	Newspaper:	Not available
			Federal Register:	12/17/2010

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL NATIONAL BANK OF AINSWORTH, THE	Member	The Commercial National Bank of Ainsworth, (to be known as West Plains Bank) Ainsworth, Nebraska, to convert from a national to a state charter bank and retain its membership with the Federal Reserve.	Newspaper: Federal Register:	Not applicable Not applicable
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:	12/01/2010 11/29/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/22/2010 12/20/2010
CARLILE BANCSHARES, INC.	* 3A3	Carlile Bancshares, Inc., Fort Worth, Texas, to acquire 100 percent of Community State Bank, Austin, Texas.	Newspaper: Federal Register:	Not available Not available
FIRST STATE BANK OF MINERAL WELLS	* 18C * Branch	First State Bank of Mineral Wells, Mineral Wells, Texas, to purchase certain assets and assume certain liabilities of the West Crockett National Bank, San Angelo, Texas, and establish a branch to be located at 1901 Wall Street, Weatherford, Texas.	Newspaper: Federal Register:	Not available Not applicable
TEXAS COUNTRY BANCSHARES, INC.	4c8	Texas Country Bancshares Inc., Brady, 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 banks.	Newspaper: Federal Register:	Not applicable 12/17/2010
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:	12/20/2010 12/23/2010

**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 December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CASCADE BANCORP	CIC	1)LG C-Co, LLC, Green Equity Investors V, L.P., Leonard Green & Partners, L.P., Green Equity Investors Side V, L.P., GEI V Offshore Investors, L.P., GEI V Special Investors, L.P., Green V Holdings, LLC, GEI Capital V, LLC, and LGP Management, Inc., all of Los Angeles, California, John G. Danhagl, Pacific Palisades, California, Peter J. Nolan, Manhattan Beach, California; and Jonathan D. Sokoloff, Los Angeles, California, to acquire 10 percent or more of Cascade Bancorp, and thereby indirectly acquire control of Bank of the Cascades, both of Bend, Oregon; and 2) Cascade Bancorp, Bend, Oregon, to appoint Michael John Connolly as a Director.	Newspaper: Federal Register:	Not available Not available
CASCADE BANCORP	CIC	1) WLR CB AcquisitionCo LLC, WL Ross & Co. LLC, WLR Recovery Fund IV, L.P., WLR IV Parallel ESC, L.P. IV, Invesco North America Holdings, Inc., Invesco WLR IV Associates LLC, WLR Recovery Associates IV LLC, WL Ross Group L.P., El Vedado LLC, all of New York, New York, Wilbur L. Ross, Jr., Palm Beach, Florida, Invesco Ltd., Invesco Group Services, IVZ, Inc., Invesco Group Services, Inc., Invesco Advisers, Inc., Invesco Private Capital, Inc.,all of Atlanta, Georgia, Invesco Holding Company Limited, London, United Kingdom, and Invesco AIM Management Group, Inc., Houston, Texas, to acquire 10 percent or more of Cascade Bancorp, and thereby indirectly acquire control of Bank of the Cascades, both of Bend, Oregon; and 2) Cascade Bancorp, Bend, Oregon, to appoint James Bicknell Lockhart III as a Director.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 4, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL PACIFIC FINANCIAL CORP.	CIC	1)DBD Cayman, Limited, TCG Holdings Cayman II, L.P., TC Group Cayman Investment Holdings, L.P., Carlyle Financial Services, Ltd., TCG Financial Services, L.P., all of Grand Cayman, Cayman Islands, and Carlyle Financial Services Harbor, L.P., Wilmington, Delaware, to acquire up to 24.9 percent of Central Pacific Financial Corp., Honolulu, Hawaii, and thereby indirectly acquire control of Bancorp's subsidiary, Central Pacific Bank, Honolulu, Hawaii; and 2)Central Pacific Corp, Honolulu, Hawaii, to appoint James Floyd Burr as a Managing Director.	Newspaper: Federal Register:	Not available Not available
CENTRAL PACIFIC FINANCIAL CORP.	CIC	ACMO-CPF, L.L.C., New York, New York, and persons that are acting with or control ACMO-CPF, L.L.C. (Anchorage Capital Master Offshore, Ltd., ACPO Master, L.P., Anchorage Capital Partners Offshore, Ltd., ACPO Master, Ltd., all of Grand Cayman, Cayman Islands; Anchorage Capital Partners, L.P., Anchorage Capital Group, L.L.C. (f/k/a Anchorage Advisors, L.L.C.), Anchorage Capital, L.L.C. (f/k/a Anchorage Capital Group, L.L.C.), Anchorage Capital Management, L.L.C., Anchorage Advisors Management, L.L.C., all of Wilmington, Delaware; and Kevin Ulrich and Anthony Davis, both of New York, New York, to acquire up to 24.9 percent of Central Pacific Financial Corp., Honolulu, Hawaii, and thereby indirectly acquire control of Bancorp's subsidiary, Central Pacific Bank, Honolulu, Hawaii.	Newspaper: Federal Register:	Not available Not available
MISSION VALLEY BANCORP	CIC	Marc Jonathan Foulkrod and Jamie Foulkrod, both of Moorpark, California, to acquire additional voting shares of Mission Valley Bancorp, Sun Valley, California, and thereby indirectly acquire shares of Mission Valley Bank, Sun Valley, California.	Newspaper: Federal Register:	Not available Not available

**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.

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