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**Federal Reserve Release**

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*H.2*

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

*No. 2*

*Week Ending January 8, 2011*

Testimony and Statements

The Economic Outlook and Monetary and Fiscal Policy -- statement by Chairman Bernanke before the Senate Committee on the Budget on current economic conditions, recent monetary policy actions, and issues related to the federal budget.

- Published, January 7, 2011

Enforcement

Boscobel Bancorp, Inc., Boscobel, Wisconsin, and Community First Bank -- written agreement with the Federal Reserve Bank of Chicago and the State of Wisconsin Department of Financial Institutions.

- Announced, January 6, 2011

Capital Commerce Bancorp, Inc., Milwaukee, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, January 6, 2011

Foundation Bancorp, Inc., Bellevue, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, January 6, 2011

Metropolitan Bank Holding Corporation, New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, January 6, 2011

Prairie Star Bancshares, Inc., Olathe, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, January 6, 2011

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

**January 2, 2011 to January 8, 2011**

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**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operations and Payment Systems

**C&CA** Consumer and Community Affairs

**IF** International Finance

**FOMC** Federal Open Market Committee

**OSD** Office of Staff Director

### **Bank Branches, Domestic**

#### Richmond

Bank of McKenney, McKenney, Virginia -- to establish a branch at 13117 Rivers Bend Boulevard, Chester.

- Approved, January 6, 2011

#### Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 1720 Manhattan Boulevard, Harvey.

- Approved, January 4, 2011

### **Bank Mergers**

#### St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of First Commercial Bank of Florida, Orlando, Florida, and to retain the acquired facilities as branches.

- Withdrawn, January 4, 2011

### **Change in Bank Control**

#### Philadelphia

National Penn Bancshares, Inc, Boyertown, Pennsylvania -- change in bank control of National Penn and its subsidiary bank, National Penn Bank, Boyertown.

- Permitted, January 7, 2011

Extensions of Time

Director, BS&R

CIT Group, Inc., New York, New York -- one-year extension of time to divest or conform certain impermissible activities and investments.

- Granted, January 6, 2011

San Francisco

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan -- extension to April 6, 2011, to acquire shares of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC; Morgan Stanley Domestic Holdings, Inc.; and Morgan Stanley Bank, N.A., Salt Lake City, Utah; and to acquire an indirect interest in Morgan Stanley Trust, Jersey City, New Jersey, and Morgan Stanley Trust, N.A., Wilmington, Delaware.

- Granted, January 6, 2011

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to April 8, 2011, to increase its ownership of PrairieLand Bancorp, Inc., Bushnell, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell.

- Granted, January 4, 2011

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 14, 2010.

- Published, January 4, 2011

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending January 8, 2011**

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

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 8, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period		
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A3	First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to acquire all of the shares of NewAlliance Bancshares, Inc., New Haven, Connecticut ("NAB, Inc.") and thereby NAB, Inc.'s subsidiary, NewAlliance Bank, New Haven Connecticut, and subsequently merge NAB, Inc. with and into FNFG.	Newspaper:	Not available	
	* 3A5		Federal Register:	12/03/2010	
M&T BANK CORPORATION	* 3A3	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:	12/25/2010	
	4c8		Federal Register:	Not available	
	* 18C				
	* Branch				
	* 4c8				

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending January 8, 2011**

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

**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 8, 2011**

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

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 8, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARVEST BANCORP, INC.	CIC	Notice by Mr. Mehrdad Elie of Redwood City, California, to acquire up to 31% of the voting securities of HarVest BanCorp, Inc., Gaithersburg, Maryland, and indirectly acquire shares of HarVest Bank of Maryland, Rockville, Maryland.	Newspaper:	Not available
			Federal Register:	01/21/2011
UNION FIRST MARKET BANK	* 18C * Branch	Union First Market Bank, Richmond, Virginia, to acquire certain assets and assume certain liabilities of the Harrisonburg, Virginia, branch office of NewBridge Bank, Lexington, North Carolina.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending January 8, 2011**

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

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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749635	AUBURNBANK, AUBURN, ALABAMA	08/16/2010	12/26/2010	S	Int Sm Bank
150035	FIRST FARMERS & MRCH B, COLUMBIA, TENNESSEE	09/13/2010	01/03/2011	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act



**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending January 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK IOWA	* 18C * Branch	Bank Iowa, Clarinda, Iowa, to merge with sister banks: Bank Iowa, Altoona, Iowa; Bank Iowa, Denison, Iowa; Bank Iowa, Humboldt, Iowa; Bank Iowa, New Hampton, Iowa; Bank Iowa, Oskaloosa, Iowa; Bank Iowa, Red Oak, Iowa. As a result of these mergers, all offices will become offices of Bank Iowa, Clarinda, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CHOICE BANCORP, INC.	* 3A1	Choice Bancorp, Inc., Oshkosh, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Choice Bank, Oshkosh, Wisconsin.	Newspaper: Federal Register:	01/31/2011 02/03/2011
FIRST BANK & TRUST	* Branch	First Bank & Trust, Evanston, Illinois, to establish a branch facility to be located at 4007 Dempster Street, Skokie, Illinois.	Newspaper: Federal Register:	01/07/2011 Not applicable
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

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 8, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP OF HICKMAN, INC.	CIC	Notice by the Coffey Family control group, Hickman, Kentucky, to retain control of Citizens Bancorp of Hickman, Inc., Hickman, Kentucky. The Coffey Family control group consists of Avery Coffey, Carla Coffey, Briley N. Coffey, James Coffey, Harold P. Coffey, Jr., Jill Coffey, Brooke Coffey, James Benjamin Coffey, Jentrie Coffey, Sue Werner, all of Hickman, Kentucky; and Patsy Campbell, Fulton, Kentucky.	Newspaper: Federal Register:	Not available Not available
EVOLVE BANK & TRUST	* Branch	Evolve Bank & Trust, West Memphis, Arkansas, to establish a branch facility to be located at 5860 Ridgeway Center Parkway, Suite 100, Memphis, Tennessee.	Newspaper: Federal Register:	01/13/2011 Not applicable
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas ("Bancorp"), to acquire 968 additional voting shares of Legacy National Bank, Springdale, Arkansas ("Legacy"). The acquisition will result in Bancorp retaining ownership of up to 8.11 percent of Legacy's voting stock.	Newspaper: Federal Register:	01/31/2011 01/31/2011

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
493143	STATE BK OF LIMA, LIMA, ILLINOIS	09/13/2010	12/24/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending January 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHEROKEE BANCSHARES, INC.	CIC	Retroactive notice by Russell James Gesell, Saint Paul, Minnesota, individually, and as co-trustee of the Charles R. Gesell Irrevocable Trust, Saint Paul, Minnesota, and the Peter J. Gesell Irrevocable Trust, Saint Paul, Minnesota, to retain 25 percent or more of the shares of Cherokee Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly retain control of BankCherokee, Saint Paul, Minnesota. In addition, retroactive notice by Rene J. Gesell, Saint Paul, Minnesota, individually, and as co-trustee of the Charles R. Gesell Irrevocable Trust, Saint Paul, Minnesota, and the Peter J. Gesell Irrevocable Trust, Saint Paul, Minnesota, and these two trusts, to retain shares of Cherokee Bancshares, Inc., Saint Paul, Minnesota, and thus join the Gesell Family Group, which controls 25% or more of Cherokee Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly controls BankCherokee, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available 01/21/2011
FIRST ADVANTAGE BANCSHARES, INC.	CIC	Notice by Karl J. Breyer, Minneapolis, Minnesota, to acquire 10 percent or more of the shares of First Advantage Bancshares, Inc., Coon Rapids, Minnesota, and thereby indirectly gain control of First Advantage Bank, Coon Rapids, Minnesota. In addition, notice by Richard M. Ihrig, and Colleen J. Cooper, both of Minneapolis, Minnesota, to jointly acquire 10 percent or more of the shares of First Advantage Bancshares, Inc., Coon Rapids, Minnesota, and thereby indirectly gain control of First Advantage Bank, Coon Rapids, Minnesota.	Newspaper: Federal Register:	Not available 01/04/2011
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	CIC	Change in control notice by Richard M. Connor, Jr., Laona, Wisconsin, to acquire and retain 25 percent or more of the shares of Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin, and thereby indirectly acquire and retain control of Laona State Bank, Laona, Wisconsin.	Newspaper: Federal Register:	01/26/2010 01/20/2011
WILCOX BANCSHARES, INC.	CIC	Notice by Noah W. Wilcox, as an individual and as trustee of the Noah W. Wilcox Trust, Grand Rapids, Minnesota, to acquire and retain 10 percent or more of the shares of Wilcox Bancshares, Grand Rapids, Minnesota, and thereby indirectly retain control of Grand Rapids State Bank, Grand Rapids, Minnesota.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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256553	DACOTAH BK, ABERDEEN, SOUTH DAKOTA	08/16/2010	12/27/2010	O	Large Bank

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 January 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORCON FINANCIAL CORP.	CIC	Notice submitted by Jeffrey J. Heiman and Jerod J. Heiman, both of Wichita, Kansas, to retain control of Norcon Financial Corp., parent of Conway Bank, National Association, both in Conway Springs, Kansas.	Newspaper:	Not available
			Federal Register:	01/03/2011

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending January 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SULPHUR SPRINGS BANCSHARES, INC.	* 3A5	Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, to acquire by merger 100 percent of First Mineola, Inc., and indirectly acquire The First National Bank of Mineola, both of Mineola, Texas.	Newspaper:	Not available
			Federal Register:	02/07/2011

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
60143	COMERICA BK, DALLAS, TEXAS	08/16/2010	01/03/2011	O	Large Bank

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 January 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
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 12/17/2010

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 12/17/2010
CASCADE BANCORP	CIC	1) BOTC Holdings LLC and persons that are acting with or control BOTC Holdings LLC (Lightyear Fund II, L.P., Lightyear Co-Invest Partnership II, L.P., Lightyear Fund II GP, L.P., Lightyear Fund II GP Holdings, LLC, Marron & Associates, LLC, Chestnut Venture Holdings, LLC, Lightyear Capital II, LLC, Lightyear Capital LLC and Donald B. Marron), all of New York, New York, to acquire 24.35 percent of Cascade Bancorp, and thereby indirectly acquire control of The Bank of the Cascades, both of Bend, Oregon and 2) Cascade Bancorp to appoint Chris C. Casciato as a Director.	Newspaper: Federal Register:	Not available 12/20/2010
CENTRAL PACIFIC FINANCIAL CORP.	CIC	1) 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; and Central Pacific Corp, Honolulu, Hawaii, to appoint Alvaro Jose Aguirre as a Director.	Newspaper: Federal Register:	Not available 12/17/2010

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/22/2010
			Federal Register:	12/13/2010

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act