
Federal Reserve Release



H.2

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

No. 28

Week Ending July 9, 2011

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the House Committee on Financial Services on July 13 and the Senate Committee on Banking, Housing, and Urban Affairs on July 14, 2011, on the semiannual monetary policy report to the Congress.

- Discussed, July 7, 2011

Mortgage Servicing -- statement by the Board submitted for the record in connection with a hearing on July 7, 2011, by two subcommittees of the House Committee on Financial Services on the role of federal regulators in addressing mortgage-servicing issues and the development of new national mortgage-servicing standards.

- Published, July 7, 2011

Forms

Forms -- initial Board review to extend without revision the Recordkeeping, Reporting, and Disclosure Requirements in Connection with Regulation BB (Community Reinvestment Act).

- Proposed, July 8, 2011

Monetary and Financial Policy

Monetary Policy -- semiannual monetary policy report to the Congress.

- Authorized, July 5, 2011

Personnel

Division of Research and Statistics -- appointment of David W. Wilcox as director, effective October 1, 2011.

- Approved, July 6, 2011

Regulations and Policies

Counterparty Credit Risk Management -- issuance of interagency supervisory guidance on counterparty credit risk management.

- Announced, July 5, 2011

Enforcement

Bank of the Commonwealth, Norfolk, Virginia -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, July 7, 2011

Belt Valley Bank, Belt, Montana -- written agreement with the Federal Reserve Bank of Minneapolis and the Montana Division of Banking and Financial Institutions.

- Announced, July 5, 2011

First National Bank Group, Inc., Edinburg, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, July 5, 2011

FirstFed Bancorp, Inc. Employee Stock Ownership Plan, Bessemer, Alabama, and FirstFed Bancorp, Inc. -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, July 7, 2011

JPMorgan Chase & Co., New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, July 7, 2011

PGB Holdings, Inc., Chicago, Illinois, and Pacific Global Bank -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, July 7, 2011

Enforcement

Virginia Community Bankshares, Inc., Louisa, Virginia, and Virginia Community Bank -- written agreement with the Federal Reserve Bank of Richmond and the State Corporation Commission Bureau of Financial Institutions.

- Announced, July 5, 2011

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSD Office of Staff Director

Bank Branches, Domestic

Secretary

FirstBank, Lakewood, Colorado -- to establish a branch at 2100 Broadway Street, Boulder.

- Approved, July 8, 2011

St. Louis

Summit Bank, Arkadelphia, Arkansas -- to establish a branch at 201 Skyline Drive, Suite 38, Conway.

- Approved, July 7, 2011

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3604 Memorial Drive, Decatur; 1702 North Main Street, Jacksonville, Florida; and 548 East Belvedere Avenue, Baltimore, Maryland.

- Approved, July 5, 2011

Bank Holding Companies

Chicago

First American Bank Corporation, Elk Grove Village, Illinois -- to engage de novo in extending credit and servicing loans.

- Approved, July 8, 2011

Minneapolis

Golden Oak Bancshares, Inc., Sparta, Wisconsin -- to become a bank holding company and to acquire shares of Park Bank, Holmen.

- Approved, July 8, 2011

Bank Holding Companies

Philadelphia

Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- to acquire Abington Bancorp, Inc., Jenkintown, and thereby acquire Abington Savings Bank, and to merge Abington Savings Bank with and into Susquehanna Bank, Lititz.

- Approved, July 5, 2011

San Francisco

Western Liberty Bancorp, Las Vegas, Nevada -- to form a subsidiary, OREOSUB, Las Vegas, to engage in extending credit and servicing loans.

- Approved, July 8, 2011

Banks, National

Secretary

Wilmington Trust, N.A., Wilmington, Delaware -- location determination of master account at the Federal Reserve Bank of New York.

- Approved, July 8, 2011

Extensions of Time

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to divest certain real estate held by a Mexican subsidiary.

- Granted, July 5, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSB BANCORP INC	* 3A1	BSB Bancorp, Inc., Belmont, Massachusetts to acquire 100% of the outstanding capital stock of Belmont Savings Bank, Belmont, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the holding company from mutual to stock form.	Newspaper:	Not available
			Federal Register:	07/15/2011
PROVIDENT BANCORP	* 3A1	Application by Provident Bancorp, Amesbury, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Provident Bancorp, Inc., Amesbury, Massachusetts, through its acquisition of 100% of the shares of The Provident Bank, Amesbury, Massachusetts, pursuant to section 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	08/04/2011

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 July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey and Fall River, Massachusetts, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANCORP	CIC	Notice by Thomas H. Lee (Alternative)Fund VI, L.P., Thomas H. Lee (Alternative) Parallel Fund VI, L.P., Thomas H. Lee (Alternative) Parallel (DT) Fund VI, L.P., THL FBC Equity Investors, L.P., THL Advisors (Alternative) VI, L.P., Thomas H. Lee (Alternative) VI, Ltd., THL Managers VI, LLC, Thomas H. Lee Partners, L.P., Thomas H. Lee Advisors, LLC, Anthony J. DiNovi and Scott M. Sperling, all of Boston, Massachusetts, to directly acquire 24.9 percent of the voting common stock of First BanCorp, and thereby indirectly acquire FirstBank Puerto Rico, both of San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available 07/13/2011
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a limited-service branch located at 4949 SW Meadows Road, Suite 500, Lake Oswego, Clackamas County, Oregon (RSSD-4297040).	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUSTOMERS BANCORP, INC	* 3A1	Customers Bancorp, Inc., Phoenixville, PA, to become a bank holding company through the reorganization of Customers Bank, Phoenixville, PA, resulting from the merger of New Century Interim Bank, Phoenixville, PA, with and into Customers Bank. Subsequently, Berkshire Bancorp, Wyomissing, PA, will merge with and into Customers Bancorp, Inc., and Berkshire Bank, Wyomissing, PA, will merge with and into Customers Bank, Phoenixville, PA.	Newspaper:	Not available
	* 18C		Federal Register:	07/08/2011
	* 3A5			
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper:	Not available
			Federal Register:	07/21/2011

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.

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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 July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SOUTHERN BANCORP, INC.	* 4c8	Section 4(c)(8) application by First Southern Bancorp., Inc., Stanford, KY to acquire up to 24.99% of the outstanding voting shares of CKF Bancorp, Inc., Danville, KY.	Newspaper:	07/21/2011
			Federal Register:	07/22/2011

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					

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 July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASB BANCORP, INC.	* 3A1 4c8	ASB Bancorp, Inc., Asheville, North Carolina, to become a bank holding company upon the conversion of Asheville Savings Bank, S.S.B., Asheville, North Carolina, from a mutual to stock form of ownership.	Newspaper: Federal Register:	07/01/2011 07/26/2011
BALTIMORE COUNTY SAVINGS BANK FEDERAL SAVINGS BANK	Member * 3A1	BCSB Bancorp, Inc., Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of Baltimore County Savings Bank Federal Savings Bank, Baltimore, Maryland, upon its conversion to a state-chartered commercial bank. Additionally, Baltimore County Savings Bank Federal Savings Bank, Baltimore, Maryland, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available Not available
CONGRESSIONAL BANCSHARES, INC.	CIC	John K. Delany and the Delany Family Trust, both of Chevy Chase, Maryland, and Jason M. Fish, San Francisco, California, to acquire up to 41.1% of the voting shares of Congressional Bancshares, Inc., Bethesda, Maryland.	Newspaper: Federal Register:	Not available 07/26/2011

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending July 9, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO CAM,S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international branch office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
CENTERSTATE BANKS, INC.	* 4c8	CenterState Banks, Inc., Davenport, Florida, to acquire 100 percent of the outstanding shares of Federal Trust Corporation and its subsidiary bank, Federal Trust Bank both of Winter Park, Florida, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y and 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	07/30/2011 08/04/2011
Southern Independent Bancshares, Inc.	3A1	Southern Independent Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Independent Bank, both of Opp, Alabama.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVANS BANCSHARES, INC.	CIC	Notice by Paul L. Martin and Pamela J. Martin, Bradenton, Florida, to gain control of Evans Bancshares, Inc., Evansdale, Iowa, and thereby indirectly control First Security State Bank, Evansdale, Iowa. Paul and Pamela Martin will collectively increase their ownership from 9.63 percent to 12.43 percent with the purchase of 2000 shares.	Newspaper: Federal Register:	Not available Not available
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch facility to be located at 101 North Michigan Street, South Bend, Indiana.	Newspaper: Federal Register:	07/07/2011 Not applicable
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust, National Association, Miami, Florida, and thereby to establish 53 branches.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust Bank, FSB, Bloomfield Hills, Michigan, and thereby to establish 13 branches.	Newspaper: Federal Register:	Not available Not applicable
SECURITY STATE BANK	* 18C * Branch	Security State Bank, New Hampton, Iowa, to merge with State Bank & Trust Company, Waverly, Iowa and as a result of the merger will establish 5 branches.	Newspaper: Federal Register:	Not available Not applicable
WCF FINANCIAL, M.H.C.	* 3A1	WCF Financial, M.H.C. and Webster City Federal Bancorp, both of Webster City, Iowa, to become bank holding companies following the conversion Webster City Federal Savings Bank, Webster City, Iowa, from a federally chartered savings association to a state chartered bank.	Newspaper: Federal Register:	Not available 07/08/2011

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
695349	TRI-CTY BK, BROWN CITY, MICHIGAN	11/01/2010	06/06/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNION BANK OF MENA, THE	Member	Union Bank of Mena, Mena, Arkansas, to become member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKWOOD BANCORPORATION CO.	CIC	Change in Control Notice by Robert Lynn Nelson, Cudjoe Key, Florida, to gain control of Kirkwood Bancorporation Co., Bismarck, North Dakota and thereby indirectly gain control of Kirkwood Bank and Trust Company, Bismarck, North Dakota, and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and its subsidiary Kirkwood Bank of Nevada, Las Vegas, Nevada.	Newspaper:	Not available
			Federal Register:	07/19/2011

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
RCB HOLDING COMPANY, INC.	CIC	Notice submitted by the Mark Elliott Robson 2007 Trust, Mark Robson, trustee; and Mark Robson, individually, all of Jackson, Wyoming and as members of the Robson Family control group, to retain control of RCB Holding Company, Inc., Claremore, Oklahoma, parent of RCB Bank, Claremore, Oklahoma.	Newspaper:	Not available
			Federal Register:	07/26/2011

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 9, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 32% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	Not available 08/05/2011
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 411 West Lafayette Boulevard, Detroit, Michigan.	Newspaper: Federal Register:	06/23/2011 Not applicable
INTEGRITY BANCSHARES, INC.	* 3A1	Integrity Bancshares, Inc., Houston Texas, to become a bank holding company by acquiring 100 percent of Integrity Bank, SSB, Houston, Texas.	Newspaper: Federal Register:	Not available 08/05/2011
STRATEGIC GROWTH BANKING, LLC	* 3A1 * 4c8	Strategic Growth Banking. LLC, El Paso, Texas, and Strategic Growth Banking Partners, LLC, both of El Paso, Texas, to become bank holding companies pursuant to Section 3(a)(1) through the acquisition of Las Cruces B.R.G., Incorporated, Las Cruces, New Mexico, and thus indirectly acquire control of Bank of the Rio Grande, National Association, Las Cruces, New Mexico, and to retain control of, pursuant to Section 4(c)(8), Capital Bank, State Savings Bank, El Paso, Texas.	Newspaper: Federal Register:	Not available 07/28/2011

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Castle Creek Capital Partners IV, LP, Castle Creek Advisors IV, LLC, Castle Creek Capital IV, LLC, John T. Pietrzak, Pietrzak Advisory Corp., John M. Eggemeyer, JME Advisory Corp., William J. Ruh, Ruh Advisory Corp., Mark G. Merlo, Legions IV Advisory Corp., Joseph Mikesell Thomas, and Mikesell Advisory Corp., all of Rancho Santa Fe, California, to acquire up to 24.9% of the voting shares of Intermountain Community Bancorp, a bank holding company that is the sole shareholder of Panhandle State Bank, a state non-member bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	06/23/2011 06/21/2011
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Stadium Capital Partners, L.P., Stadium Capital Qualified Partners, L.P., Stadium Capital Management LLC, and John Welborn, all of Bend, Oregon, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	07/01/2011 07/05/2011
RIVERVIEW BANCORP, INC.	* 3A1	Riverview Bancorp, Inc. to become a bank holding company by acquiring 100 percent of Riverview Community Bank FSB, both of Vancouver, Washington.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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