
Federal Reserve Release



H.2

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

No. 39

Week Ending September 25, 2010

Testimony and Statements

Incentive Compensation -- statement by Scott G. Alvarez, general counsel, before the House Committee on Financial Services regarding incentive compensation in banking and financial services.

- Published, September 24, 2010

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H (Reg H-3).

- Approved, September 20, 2010

Forms -- final Board review to implement the Recordkeeping Requirements Associated with Limitations on Interbank Liabilities of Regulation F.

- Approved, September 23, 2010

Enforcement

First State Bank of Warner, Warner, South Dakota -- written agreement with the Federal Reserve Bank of Minneapolis and the State of South Dakota, Department of Revenue and Regulation, Division of Banking.

- Announced, September 22, 2010

LandMark Bank of Florida, Sarasota, Florida -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, September 23, 2010

Miners and Merchants Bancorp, Inc., Grundy, Virginia, and TruPoint Bank -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, September 23, 2010

Enforcement

TIB Financial Corporation, Naples, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, September 22, 2010

Trans Pacific Bancorp, San Francisco, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, September 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**OSDM** Office of Staff Director for Management**Bank Holding Companies**

Secretary

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and to retain additional shares of The Adirondack Trust Company.

- Approved, September 20, 2010

Richmond

CapGen Capital Group V LLC, New York, New York, and CapGen Capital Group V LP -- to become bank holding companies and to acquire shares of Palmetto Bancshares, Inc., Greenville, South Carolina, and thereby indirectly acquire The Palmetto Bank.

- Approved, September 22, 2010

Dallas

Connemara Bancorp, Inc., Dallas, Texas -- to become a bank holding company and to acquire First Amherst Bancshares, Inc., Amherst, and indirectly acquire First National Bank.

- Withdrawn, September 21, 2010

Kansas City

Country Bancshares, Inc., Jamesport, Missouri -- to retain shares of Liberty First Bancshares, Inc., Liberty, parent of Patriots Bank.

- Approved, September 21, 2010

Bank Holding Companies

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to retain an interest in Taplin, Canida & Habacht, LLC, Miami, Florida, and thereby continue to engage in financial and investment advisory activities and securities brokerage services.

- Approved, September 23, 2010

Dallas

Steele Holdings, Inc., Tyler, Texas -- to become a bank holding company and to acquire American State Bank, Arp.

- Withdrawn, September 23, 2010

General Counsel

WL Ross & Co. LLC, et al. New York, New York, -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, September 20, 2010

Bank Mergers

Chicago

Wheaton Bank & Trust Company, Wheaton, Illinois -- to purchase certain assets and assume the liabilities of the Naperville branch of First National Bank of Brookfield, Brookfield, and thereby establish a branch.

- Approved, September 23, 2010

Change in Bank Control

Atlanta

FBD Holding Company, Inc., Dalton, Georgia -- to retain control of FBD Holding and its subsidiary bank, First Bank of Dalton, Dalton.

- Permitted, September 24, 2010

Change in Bank Control

Atlanta

FBD Holding Company, Inc., Dalton, Georgia -- change in bank control of FBD Holding and its subsidiary bank, First Bank of Dalton, Dalton.

- Permitted, September 24, 2010

Kansas City

Great Plains Bancshares, Inc, Hollis, Oklahoma -- to retain control of Great Plains and its subsidiary bank, Great Plains National Bank, Elk City.

- Permitted, September 21, 2010

Atlanta

Naples Bancorp, Inc., Naples, Florida -- to retain control of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, Naples.

- Permitted, September 24, 2010

Richmond

Palmetto Bancshares, Inc., Greenville, South Carolina -- change in bank control of Palmetto and its subsidiary bank, The Palmetto Bank, Greenville.

- Permitted, September 22, 2010

Extensions of Time

Director, BS&R

BNP Paribas, Paris, France -- one-year extension of time to retain its investment in Citrus Holdings, Inc. and its subsidiaries, Plaquemines Parish, Louisiana.

- Granted, September 21, 2010

Extensions of Time

Chicago

Central State Bank, Elkader, Iowa -- extension to December 30, 2010, to merge with Corridor State Bank, Coralville, and thereby establish branches at 2530 Corridor Way, Coralville, and 202 North Linn Street, Iowa City.

- Granted, September 22, 2010

Director, BS&R

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

- Granted, September 21, 2010

Director, BS&R

Morgan Stanley, New York, New York -- one-year extension of time to divest or conform certain impermissible nonbanking activities and investments.

- Granted, September 21, 2010

Philadelphia

Tower Bancorp, Inc., Harrisburg, Pennsylvania -- extension to December 23, 2010, to acquire First Chester County Corporation, West Chester.

- Granted, September 21, 2010

International Operations

Cleveland

First National Bank of Pennsylvania, Greenville, Pennsylvania -- to establish a branch in George Town, Grand Cayman, Cayman Islands.

- Approved, September 24, 2010

Membership

St. Louis

Twin Lakes Community Bank, Flippin, Arkansas -- to become a member of the Federal Reserve System.

- Approved, September 24, 2010

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 25, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN BANK CORPORATION	* 3A3	Eastern Bank Corporation, Boston, Massachusetts to acquire 100% of the voting shares of Wainwright Bank & Trust Company, Boston, Massachusetts, pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Federal Register:	Not available 10/24/2010
ROCKVILLE FINANCIAL, INC.	* 3A1	Rockville Financial, Rockville, Connecticut, to acquire 100% of the outstanding capital stock of Rockville Bank, Rockville, Connecticut pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Rockville Financial, MHC, Rockville, Connecticut, from mutual to stock form.	Newspaper: Federal Register:	Not available 10/22/2010
Sugar River Bancorp, MHC	* 3A1	Application by Sugar River Bancorp, MHC, Newport, New Hampshire to become a mutual bank holding company through the acquisition of 100% of the voting shares of Sugar River Bank, Newport, New Hampshire, pursuant to section 3(a)(1) of the BHC Act.	Newspaper: Federal Register:	09/28/2010 10/08/2010

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 September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGRICULTURAL BANK OF CHINA, THE	FBSEA	Agricultural Bank of China Limited, Beijing, China to upgrade its New York representative office to a branch office pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Egg Banking plc, Derby, England.	Newspaper: Federal Register:	Not applicable Not applicable
MORGAN STANLEY	Investment	Morgan Stanley, New York, New York, pursuant to Section 211.9(f) of Regulation K to make a portfolio investment in Aldermore Bank plc, Peterborough, United Kingdom.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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236706	PEAPACK GLADSTONE BK, GLADSTONE, NEW JERSEY	01/04/2010	09/16/2010	S	Large Bank

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 September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
DREXEL MORGAN & CO.	CIC	The George W. Connell Revocable Trust, Radnor, PA, to purchase 100 percent Drexel Morgan & Co., Radnor, PA.	Newspaper: Federal Register:	10/11/2010 10/14/2010
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 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH VALLEY BANCSHARES, INC.	CIC	Notice of Change in Bank Control by Clay P. Graham, Byran H. Graham, and James F. Graham, acting in concert, to acquire up to 26.67% of the outstanding voting shares of North Valley Bancshares, Inc. and thereby indirectly acquiring control of the North Valley Bank, both of Zanesville, OH and Notice of Change in Bank Control by Clay P.Graham, individually to acquire 10.13% of the outstanding voting shares of North Valley Bancshares, Inc.and thereby indirectly acquiring control of the North Valley Bank, both of Zanesville, OH	Newspaper:	Not available
			Federal Register:	09/29/2010

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.

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

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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 September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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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 September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK	* Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 31215 W. Fourteen Mile Road, Farmington Hills, Michigan.	Newspaper: Federal Register:	Not available 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
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	Hometown Community Bancorp, Inc., and Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, both located in Morton, Illinois, to merge with CSBC Financial Corporation, Cropsey, Illinois, and thereby indirectly acquire Citizens State Bank of Cropsey, Cropsey, Illinois, and by Morton Community Bank, Morton, Illinois, to merge with Citizens State Bank of Cropsey, Cropsey, Illinois, and thereby to establish two branches.	Newspaper: Federal Register:	Not available 10/04/2010
RIGLER INVESTMENT CO.	* 3A3	Rigler Investment Co., New Hampton, Iowa, to acquire 100 percent of State Bank & Trust Company, Waverly, Iowa.	Newspaper: Federal Register:	Not available Not available
TAYLOR CAPITAL GROUP, INC.	4c8	Taylor Capital Group, Inc., Rosemont, Illinois, proposes to purchase up to \$20 million in loans from its wholly-owned subsidiary bank, Cole Taylor Bank, Chicago, Illinois, and thereby engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 10/15/2010
ZARING GROUP HOLDINGS LLC	* 3A1	Zaring Group Holdings LLC., Riverwoods, Illinois, to become a bank holding company by acquiring 75.1 percent of the voting shares of First Suburban Bancorp Corporation, Maywood, Illinois, and thereby indirectly acquire First Suburban National Bank, Maywood, Illinois.	Newspaper: Federal Register:	Not available 10/04/2010

* Subject to the provisions of the Community Reinvestment Act

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
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 September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF SALEM	Member	Bank of Salem, Salem, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIANCE BANK SHARES CORPORATION	CIC	Notice by Shawn Paul Weinand and Linda Lou Weinand, both of Tonka Bay, Minnesota, to acquire control of Alliance Bank Shares Corporation, Andover, Minnesota, and thereby indirectly gain control of 1st Regents Bank, Andover, Minnesota.	Newspaper: Federal Register:	Not available 09/24/2010

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Exchange Bancshares of Moore, Inc., parent of Exchange National Bank, both in Moore, Oklahoma.	Newspaper:	10/15/2010
			Federal Register:	10/15/2010
CANON BANK CORPORATION	CIC	Notification by Daniel L. Tanner, Canon City, Colorado, to acquire control of Canon Bank Corporation, parent of Canon National Bank, both of Canon City, Colorado.	Newspaper:	09/17/2010
			Federal Register:	09/20/2010
CASS COUNTY STATE COMPANY	CIC	Notification by David H. Duey Revocable Trust, David H. Duey, Scottsbluff, Nebraska, trustee; Diana Duey Strokan Trust, Diana Duey Strokan, Plattsmouth, Nebraska, trustee; Ann Duey Revocable Trust, Ann Duey, Scottsbluff, Nebraska, trustee; Sara Lierman, Gretna, Nebraska, Laura Strickland, Brentwood, Tennessee, Dan Duey, Lincoln, Nebraska, Natasha Duran, Santa Fe, New Mexico, and Nathan Strokan, Plattsmouth, Nebraska; all members of the Duey Family Group, to retain control of Cass County State Company, parent of Cass County Bank, both of Plattsmouth, Nebraska.	Newspaper:	10/08/2010
			Federal Register:	09/28/2010
EVEREST BANCSHARES, INC.	* 3A3	Everest Bancshares, Everest, Kansas, to acquire 100 percent of the voting shares of Bancshares of McLouth, Inc., parent of Bank of McLouth, both in McLouth, Kansas.	Newspaper:	10/15/2010
			Federal Register:	10/15/2010
GLAASS FINANCIAL, LLC	* 3A1 4c8	GLAASS Financial, LLC, to become a bank holding company through the acquisition of 36.4 percent of the voting shares of EMSWATER Financial, LLC, both in Exeter, Nebraska. EMSWATER Financial, LLC, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank in Exeter, both in Exeter, Nebraska. EMSWATER Financial, LLC, to engage in insurance activities through the acquisition of 100 percent of the voting shares of First National Insurance Agency, Inc., both in Exeter, Nebraska.	Newspaper:	10/01/2010
			Federal Register:	10/14/2010

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENDERA HOLDINGS, INC.	* 3A1 4c8	Cendera Holdings, Inc., Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of First Bells Bankshares, Inc., Bells, Texas, and indirectly acquiring The First National Bank of Bells/Savoy, Bells, Texas. AND Cendera Holdings, Inc., Fort Worth, Texas ("CHI"), to engage in extending credit and servicing loans through Cendera Funding, Inc., Fort Worth, Texas, pursuant to Section 225.28(b)(1) of Regulation Y. CHI will engage in this activity through The First National Bank of Bells/Savoy, Bells, Texas.	Newspaper: Federal Register:	Not available 10/21/2010
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish three branches in the following locations: 2875 W. Wheatland Road, Dallas, Texas 75237; 12035 Foothill Blvd., Rancho Cucamonga, California 91730; 1 S. Federal Highway, Boca Raton, Florida 33432.	Newspaper: Federal Register:	Not available Not applicable
HENDERSON TEXAS BANCSHARES, INC.	* 3A3	Henderson Texas Bancshares, Inc., Henderson, Texas, to acquire 85 percent of Prosper Bancshares, Inc., Prosper, Texas, and indirectly acquire Prosper Bank, Prosper, Texas.	Newspaper: Federal Register:	Not available 10/18/2010

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
336361	SANGER BK, SANGER, TEXAS	02/08/2010	09/20/2010	S	Small 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 September 25, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available 04/15/2010
G V BANCORP EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	GV Bancorp Employee Stock Ownership Plan to acquire additional voting shares of GV Bancorp and thereby indirectly acquire shares of Gunnison Valley Bank, all of Gunnison, Utah.	Newspaper: Federal Register:	Not available 10/01/2010
GRANDPOINT CAPITAL, INC.	* 3A3	Grandpoint Capital, Inc., Los Angeles, California, to acquire 100 percent of Southern Arizona Community Bank, Tucson, Arizona.	Newspaper: Federal Register:	10/09/2010 10/14/2010
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire more than 5 percent of the voting shares of Western Liberty Bancorporation, New York, New York, and thereby indirectly acquire more than 5 percent of the voting shares of Service 1st Bank of Nevada, Las Vegas, Nevada.	Newspaper: Federal Register:	09/27/2010 09/27/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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2473354	IDAHO BKG CO, BOISE, IDAHO	05/10/2010	09/20/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act