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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. 51*

*Week Ending December 18, 2010*

Bank Holding Companies

Caja de Ahorros de Valencia, Castellón y Alicante, Bancaja, Valencia, Spain, and Banco Financiero y de Ahorros, S.A., Madrid -- to acquire Caja de Ahorros y Monte de Piedad de Madrid, Madrid, and its subsidiary bank, City National Bank of Florida, Miami, Florida; and temporary exemption to engage in nonbanking activities in the United States as a result of the acquisition through an integration transaction involving seven savings banks in Spain.

- Approved, December 16, 2010

Forms

Forms -- final Board review (1) to extend without revision the Report of Net Debit Cap (FR 2226) and (2) to extend with clarification the Statement of Purpose for an Extension of Credit by a Creditor (FR T-4), Statement of Purpose for an Extension of Credit Secured by Margin Stock (FR U-1), Statement of Purpose for an Extension of Credit Secured by Margin Stock by a Person Subject to Registration Under Regulation U (FR G-3), Registration Statement for Persons Who Extend Credit Secured by Margin Stock (Other Than Banks, Brokers, or Dealers) (FR G-1), Deregistration Statement for Persons Registered Pursuant to Regulation U (FR G-2), and Annual Report (FR G-4).

- Approved, December 16, 2010

Forms -- initial Board review (1) to extend without revision the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225), Financial Statements for a Bank Holding Company Subsidiary Engaged in Bank-Ineligible Securities Underwriting and Dealing (FR Y-20), International Applications and Prior Notifications Under Subparts A and C of Regulation K (FR K-1), International Applications and Prior Notifications Under Subpart B of Regulation K (FR K-2), and Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F); (2) to extend with revision the Consumer Satisfaction Questionnaire, the Federal Reserve Consumer Help (FRCH) - Consumer Survey, and Consumer Online Complaint Form (FR 1379a, b, and c) and Bank Holding Company Application and Notification Forms (FR Y-3, Y-3N, and Y-4); and (3) to implement the Payments Systems Surveys (FR 3054a, b, c, and d).

- Proposed, December 16, 2010

Personnel

Division of Information Technology -- appointment of Kofi A. Spong and Lisa M. Bell as deputy associate directors; William K. Dennison, Sheryl L. Warren, Kassandra A. Quimby, and Marietta Murphy as assistant directors; and Pokyung Kim as senior adviser.

- Announced, December 16, 2010

Division of International Finance -- appointment of Beth Anne Wilson as assistant director, Jane Haltmaier as senior adviser, and Sally M. Davies as adviser.

- Announced, December 15, 2010

Management Division -- appointment of Donald A. Spicer as acting director and H. Fay Peters as senior adviser.

- Announced, December 16, 2010

Regulations and Policies

Market Risk Capital Rule -- publication for comment of interagency amendments revising the market risk capital rule.

- Announced, December 15, 2010

Regulation BB (Community Reinvestment) -- final interagency rule revising the term "community development" in the Community Reinvestment Act regulations to include loans, investments, and services that benefit certain areas designated by the Department of Housing and Urban Development under the Neighborhood Stabilization Program.

- Announced, December 15, 2010

Regulation II (Debit Card Interchange Fees and Routing) -- publication for comment of proposed rule that would establish debit card interchange fee standards and prohibit network-exclusivity arrangements and routing restrictions.

- Approved, December 16, 2010

Regulations and Policies

Regulation Z (Truth in Lending) and Regulation M (Consumer Leasing) -- publication for comment of amendments to implement a provision of the Dodd-Frank Act that increases the dollar thresholds for exempt consumer credit transactions and consumer leases from \$25,000 to \$50,000, with future annual increases to reflect any increase in the CPI.

- Announced, December 13, 2010

Risk-Based Capital -- publication for comment of interagency amendments revising (1) the advanced approaches rule for consistency with certain provisions of the Dodd-Frank Act and (2) the general risk-based capital rules to provide limited flexibility, consistent with the act, for recognizing the relative risk of certain assets generally not held by depository institutions.

- Announced, December 15, 2010

Enforcement

The Park Avenue Bank, Valdosta, Georgia -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, December 16, 2010

Weststar Financial Services Corporation, Asheville, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, December 14, 2010

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

**December 12, 2010 to December 18, 2010**

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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**

#### Philadelphia

AmeriServ Financial Bank, Johnstown, Pennsylvania -- to establish a branch at 1857 North Atherton Street, State College.

- Approved, December 17, 2010

#### St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1720 South University Avenue, Little Rock.

- Approved, December 13, 2010

#### New York

The Bank of New York Mellon, New York, New York -- to establish a branch at 201 Washington Street, Boston, Massachusetts.

- Approved, December 17, 2010

#### Kansas City

Centennial Bank, Centennial, Colorado -- to establish a branch at 717 Seventeenth Street, Suite 100, Denver.

- Approved, December 17, 2010

#### Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 4629 North Croatan Highway, Kitty Hawk, North Carolina.

- Approved, December 14, 2010

**Bank Branches, Domestic**

Philadelphia

Monument Bank, Doylestown, Pennsylvania -- to establish a branch at 33 Swamp Road, Newtown.

- Approved, December 17, 2010

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 3508 McHenry Avenue, Modesto.

- Approved, December 16, 2010

**Bank Holding Companies**

Dallas

Bertram BancShares, Inc., Bertram, Texas -- to become a bank holding company and to acquire shares of Farmers State Bank, Bertram.

- Approved, December 15, 2010

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- waiver of application to acquire Comm Bancorp, Inc., Clarks Summit, and its subsidiary bank, Community Bank & Trust Company, in connection with Community Bank & Trust's merger with F.N.B.'s subsidiary bank, The First National Bank of Pennsylvania, Greenville.

- Granted, December 10, 2010

(A/C)

Boston

FHB Formation LLC, Boston, Massachusetts -- to make investments in Northeast Bancorp, Lewiston, Maine, and Northeast Bank.

- Approved, December 13, 2010

**Bank Holding Companies**

San Francisco

Franklin Resources, Inc., San Mateo, California -- to acquire additional shares of First Chicago Bancorp, Chicago, Illinois, and First Chicago Bank & Trust.

- Approved, December 14, 2010

Kansas City

FRB Investments, Inc., Denver, Colorado -- to become a bank holding company and to acquire Omega Capital Corp., Centennial, and its subsidiary bank, Front Range Bank, Lakewood.

- Approved, December 15, 2010

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Approved, December 16, 2010

Secretary

Old National Bancorp, Evansville, Indiana -- to merge with Monroe Bancorp, Bloomington, and thereby acquire Monroe Bank.

- Approved, December 15, 2010

Atlanta

Ovation Holdings, Inc., Naples, Florida -- to become a bank holding company and to acquire National Bank of Southwest Florida, Port Charlotte.

- Approved, December 16, 2010

**Bank Holding Companies**

Chicago

Rigler Investment Co., New Hampton, Iowa -- to acquire State Bank & Trust Company, Waverly.

- Approved, December 14, 2010

Atlanta

USAmeriBancorp, Inc., Clearwater, Florida -- to acquire shares of Aliant Financial Corporation, Alexander City, Alabama, and Aliant Bank.

- Approved, December 16, 2010

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- to become a bank holding company and to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and thereby acquire Woodforest National Bank, Houston; and to acquire a savings association through Woodforest Financial Group, Inc., and indirectly Woodforest Bank, FSB, Refugio.

- Approved, December 16, 2010

St. Louis

Woolfam VI SLB, LLC, Maryland Heights, Missouri -- to become a bank holding company and to acquire an interest in St. Louis Bancshares, Inc., Town and Country, and thereby indirectly acquire St. Louis Bank.

- Withdrawn, December 14, 2010



**Bank Mergers**

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to purchase the assets and assume the liabilities of First Southern Bank, Batesville, Arkansas, and to retain the acquired facilities as branches.

- Approved, December 17, 2010

**Change in Bank Control**

Dallas

Community Bank Holdings of Texas, Inc., Corsicana, Texas -- to retain control of Community Bank Holdings and its subsidiary bank, Community National Bank and Trust of Texas, Corsicana.

- Permitted, December 16, 2010

Kansas City

Doniphan Bancshares, Inc., Doniphan, Nebraska -- change in bank control of Doniphan Bancshares and its subsidiary bank, Bank of Doniphan, Doniphan.

- Permitted, December 16, 2010

Dallas

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

- Withdrawn, December 13, 2010

Kansas City

MBT Bancshares, Inc., Kansas City, Missouri -- to retain control of MBT Bancshares and its subsidiary bank, Missouri Bank and Trust Company, Kansas City.

- Permitted, December 15, 2010

Extensions of Time

Chair, Committee on Bank Supervision

Ally Financial Inc., Detroit, Michigan -- extension to October 1, 2014, of the first-floor-period start date under the advanced approaches risk-based capital rule for bank holding companies.

- Granted, December 14, 2010

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to March 13, 2011, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its indirect interest in Washington Bancorp's subsidiary bank, Federation Bank.

- Granted, December 13, 2010

International Operations

Director, BS&R

JPMorgan Chase & Co., New York, New York -- waiver of remainder of prior-notification period to invest in J.P. Morgan Chase International Holdings, London, United Kingdom, and modification of the aggregate investment limit of Regulation K.

- Granted, December 17, 2010

Membership

Kansas City

The Commercial National Bank of Ainsworth, Ainsworth, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, to be known as West Plains Bank.

- Approved, December 16, 2010

**Membership**

Secretary

Simmons First Bank of El Dorado, El Dorado, Arkansas -- to retain membership in the Federal Reserve System on conversion to a state charter.

- Approved, December 16, 2010

Secretary

Simmons First Bank of Hot Springs, Hot Springs, Arkansas -- to become a member of the Federal Reserve System.

- Approved, December 16, 2010

Secretary

Simmons First Bank of Northeast Arkansas, Jonesboro, Arkansas -- to become a member of the Federal Reserve System.

- Approved, December 16, 2010

Secretary

Simmons First Bank of Northwest Arkansas, Rogers, Arkansas -- to become a member of the Federal Reserve System.

- Approved, December 16, 2010

Secretary

Simmons First Bank of South Arkansas, Lake Village, Arkansas -- to become a member of the Federal Reserve System.

- Approved, December 16, 2010

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 18, 2010**

<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 December 18, 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:	12/12/2010 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:	12/15/2010 12/23/2010
Chuo Mitsui Trust and Holdings, Inc.	* 3A1 4c8	Chuo Mitsui Trust Holdings, Inc., Tokyo, Japan, to become a bank holding Company by acquiring The Sumitomo Trust and Banking Co., Ltd, Osaka, Japan, pursuant to Section 3(a)(1) of the BHC ACT of 1956, as amended, and indirectly acquire control of its wholly-owned subsidiary Sumitomo Trust and Banking Co.,(USA), Hoboken, New Jersey, and thereafter, engage in certain nonbanking activities pursuant to Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
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:	12/25/2010 Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**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:

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 18, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	12/08/2010



**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 18, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at 8950 Weathered Stone Dr., Naples, FL to operate from 02/14/2011 through 02/20/2011 during the ACE PGA Tournament.	Newspaper:	11/06/2010
			Federal Register:	Not applicable

**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 December 18, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MCKENNEY	* Branch	Bank of McKenney, McKenney, Virginia, to establish a branch at 13117 Rivers Bend Boulevard, Chester, Virginia	Newspaper: Federal Register:	12/31/2010 Not applicable
PIEDMONT COMMUNITY BANK HOLDINGS, INC.	* 3A3	Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, to acquire 100% of the voting shares of Community Bank of Rowan, Salisbury, North Carolina.	Newspaper: Federal Register:	Not available 01/14/2011

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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- 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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 18, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 3045 East Riggs Road, Chandler, Arizona, to be known as the Gilbert and Riggs branch.	Newspaper: Federal Register:	12/28/2010 Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 10923 East Baseline Road, Mesa, Arizona, to be known as the Baseline and Signal Butte Branch.	Newspaper: Federal Register:	12/28/2010 Not applicable
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: Federal Register:	01/07/2011 01/06/2011
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1720 Manhattan Boulevard, Harvey, Louisiana.	Newspaper: Federal Register:	12/28/2010 Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
648130	COCONUT GROVE BK, MIAMI, FLORIDA	05/24/2010	09/13/2010	S	Large 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 December 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	08/23/2010



Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 18, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCSHARES OF URBANA, INC.	4c8	Bancshares of Urbana, Inc., Urbana, Missouri, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**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
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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Change in control notice by Rick E. Skates and Kathy A. Skates, both of Polson, Montana, individually, and with Scott Farley and Natalie Farley, both of Enterprise, Alabama, Richard Pedersen, Everett, Washington, and Debbie Denton, Polson, Montana, as a group acting in concert, to acquire and retain 25 percent or more of the shares of Flathead Lake Bancorporation, Inc., Polson, Montana, and thereby indirectly acquire and retain control of First Citizens Bank of Polson, National Association, Polson, Montana.	Newspaper: Federal Register:	Not available 12/17/2010

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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- 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 18, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska to acquire up to an additional 2 percent for a total of 34.33 percent of the voting shares of Republic Corporation, parent of United Republic Bank, both in Omaha, Nebraska.	Newspaper: Federal Register:	01/10/2011 01/12/2011
COMMERCE BANK AND TRUST HOLDING COMPANY EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, to acquire an additional 3.78 percent for up to 35.8 percent of the voting shares of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all in Topeka, Kansas.	Newspaper: Federal Register:	Not available 01/14/2011
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: Federal Register:	Not available 01/03/2011
NORTHERN MISSOURI BANCSHARES, INC.	CIC	Notice submitted by Tribble Family Partners, L.P.; Vera Tribble, general partner; David Tribble, limited partner; all of Unionville, Missouri; and Diana Bennett, limited partner, Bethany, Missouri, to retain control of Northern Missouri Bancshares, Inc., parent of Farmers Bank of Northern Missouri, National Association, both in Unionville, Missouri.	Newspaper: Federal Register:	Not available 01/07/2011

**District: 10**

**Federal Reserve Bank of Kansas City**

**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.

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 18, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARLILE BANCSHARES, INC.	* 3A3	Carlile Bancshares, Inc., Fort Worth, Texas, to acquire 100 percent of Community State Bank, Austin, Texas.	Newspaper:	01/01/2011
			Federal Register:	01/03/2011
COMMERCIAL BANCSHARES, INC.	* 3A1	Commercial Bancshares, Inc., Humble, Texas, to become a bank holding company by acquiring 75 percent of El Campo Bancshares, Inc., El Campo, Texas, and indirectly acquire Commercial State Bank of El Campo, El Campo, Texas.	Newspaper:	12/17/2010
			Federal Register:	12/17/2010
CONNEMARA BANCORP, INC.	* 3A1	Connemara Bancorp, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of First Amherst Bancshares, Inc., Amherst, Texas, and indirectly acquire First National Bank, Amherst, Texas.	Newspaper:	Not available
			Federal Register:	01/10/2011
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at Jerome Street & Rosedale Street, Fort Worth, Texas 76110.	Newspaper:	12/24/2010
			Federal Register:	Not applicable



**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 18, 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 12/17/2010
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

\* Subject to the provisions of the Community Reinvestment Act

## District: 12

## Federal Reserve Bank of San Francisco

## Filings received during the week ending December 18, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASCADE BANCORP	CIC	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.	Newspaper: Federal Register:	Not available 12/20/2010
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 12/17/2010
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
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at 3508 McHenry Avenue, Modesto, California.	Newspaper: Federal Register:	Not available Not applicable
UNION BANK, NATIONAL ASSOCIATION	Foreign Branch	Notification by Union Bank NA for the Calgary, Canada branch to engage in new activities pursuant to section 211.4 (b) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
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