
Federal Reserve Release



H.2

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

No. 49

Week Ending December 5, 2009

Testimony and Statements

Confirmation Hearing -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on his nomination to a second term as Chairman of the Board.

- Published, December 3, 2009

Small Business Lending -- statement by Jon D. Greenlee, associate director, Division of Banking Supervision and Regulation, before a field hearing in Southfield, Michigan, of a subcommittee of the House Committee on Financial Services on credit conditions, bank underwriting standards, and credit availability to small businesses.

- Published, November 30, 2009

Forms

Forms -- final Board review to extend without revision the disclosure and reporting requirements of CRA-Related Agreements (Reg G), disclosure requirements of subpart H of Regulation H (Consumer Protections in Sales of Insurance) (Reg H-7), and filing requirements associated with the Domestic Branch Notification (FR 4001); and to extend with revision the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12).

- Approved, December 2, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$25 billion in 42-day credit on November 30, 2009.

- Announced, November 30, 2009

Regulations and Policies

Regulation A (Extensions of Credit by Federal Reserve Banks) -- final rule to establish a process by which the Federal Reserve Bank of New York may determine the eligibility of credit rating agencies for the Term Asset-Backed Securities Loan Facility.

- Approved, December 4, 2009

Enforcement

Bank of Illinois, Normal, Illinois -- issuance of a consent prompt corrective action directive against the bank.

- Announced, December 1, 2009

Commercial Bancshares, Inc., Bloomington, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, December 1, 2009

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

- Announced, November 30, 2009

Ohio State Bancshares, Inc., Marion, Ohio -- written agreement with the Federal Reserve Bank of Cleveland.

- Announced, December 2, 2009

UBS AG, Zurich, Switzerland -- issuance of a combined consent order of prohibition and order of assessment of a civil money penalty against Francesco Rusciano, a former institution-affiliated party.

- Announced, December 3, 2009

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

- Announced, November 30, 2009

H.2 Actions under delegated authority

November 29, 2009 to December 5, 2009

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 811 West Ruth Street, Sallisaw, Oklahoma.

- Approved, December 2, 2009

Philadelphia

Landmark Community Bank, Pittston, Pennsylvania -- to establish a branch at 383 South Poplar Street, Hazleton.

- Approved, December 3, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3857 Main Street, College Park; 1923 Sam Rittenberg Boulevard, Charleston, South Carolina; and the intersection of Auction Avenue and North 7th Street, Memphis, Tennessee.

- Approved, December 3, 2009

Bank Holding Companies

Atlanta

Banco de Sabadell, S.A., Sabadell, Spain -- to acquire Mellon United National Bank, Miami, Florida.

- Approved, December 4, 2009

Richmond

Eastern Virginia Bankshares, Inc., Tappahannock, Virginia -- to acquire First Capital Bancorp, Inc., Glen Allen, and thereby acquire First Capital Bank.

- Withdrawn, December 3, 2009

Bank Holding Companies**St. Louis**

First National Security Company, Hot Springs, Arkansas -- to acquire Heritage Capital Corporation, Jonesboro, and thereby acquire Heritage Bank.

- Approved, December 3, 2009

Chicago

Iowa Credit Union League, Clive, Iowa, and Affiliates Management Company -- to become bank holding companies and to acquire shares of CrediCard National Bank, Tucson, Arizona.

- Withdrawn, December 1, 2009

Chicago

Iowa Credit Union League, Clive, Iowa, and Affiliates Management Company -- to acquire The Members Group, Inc., Clive; Community Business Lenders, L.L.C.; TMG Financial Services, Inc.; Coopera Consulting, L.L.C.; and Policyworks, L.L.C., and thereby engage in data processing activities, activities related to extending credit and servicing loans, real estate leasing, financial and investment advisory activities, management consulting, and community development advisory activities.

- Withdrawn, December 1, 2009

New York

Ladder Capital Finance Holdings LLC, New York, New York, and Ladder Midco LLC -- to become bank holding companies and to acquire FirstCity Bank of Commerce, North Palm Beach, Florida, and thereby engage in certain nonbanking activities.

- Withdrawn, December 1, 2009

Bank Holding Companies**Kansas City**

Stockmens Limited Partnership, Rapid City, South Dakota, and Stockmens Financial Corporation -- waiver of application to acquire Valentine Bancorporation, Valentine, Nebraska, in connection with the merger of Stockmens' and Valentine's respective subsidiary banks, Security First Bank, Lincoln, and The First National Bank of Valentine, Valentine.

- Granted, November 30, 2009

Bank Mergers**Kansas City**

Community Bank of Raymore, Raymore, Missouri -- to purchase certain assets and assume certain liabilities of the Harrisonville branch of BC National Banks, Butler, and the Harrisonville and Archie branches of Central Bank of Kansas City, Kansas City, Missouri.

- Approved, December 4, 2009

Richmond

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- to merge with Nuestro Banco, Raleigh, and thereby establish a branch.

- Approved, December 4, 2009

Richmond

Sonabank, McLean, Virginia -- to acquire certain assets and assume certain liabilities of Greater Atlantic Bank, Reston.

- Approved, December 4, 2009

Change in Bank Control

Secretary

Citizens Bancshares, Inc., Somerset, Kentucky -- change in bank control of Citizens and its subsidiary bank, Citizens National Bank of Somerset, Somerset.

- Permitted, December 2, 2009

Kansas City

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

- Permitted, December 3, 2009

Extensions of Time

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to February 27, 2010, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its ownership of Federation Bank.

- Granted, December 1, 2009

Membership

Boston

GreatWaters Bank and Trust Company, Inc., a de novo bank, Wolfeboro, New Hampshire -- to become a member of the Federal Reserve System.

- Returned, December 4, 2009

Kansas City

Stanton National Bank, Stanton, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, Stanton Bank.

- Approved, December 4, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCP HOLDINGS (USA), INC.	4c8	BCP Holdings (USA), Inc., Newark, New Jersey, pursuant to Section 4(c)(8) of the BHC Act, to engage in certain nonbanking activities under Section 225.24 of Regulation Y, through a newly formed subsidiary of BCP Holdings.	Newspaper: Federal Register:	Not applicable 12/23/2009
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York, to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania.	Newspaper: Federal Register:	Not available Not available
PASCACK BANCORP, INC.	3A1	Pascack Bancorp Inc. to become a one-bank holding company by acquiring 100 percent of Pascack Community Bank, both of Westwood, New Jersey, pursuant to Section 3(a)(C) of the BHC Act of 1956, as amended, and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS	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 14.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper:	10/29/2009
			Federal Register:	10/27/2009

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	

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
S & T BANCORP, INC.	* 3A3	S&T Bancorp, Inc., Indiana, PA to acquire up to 24.99 percent of Allegheny Valley Bancorp, Inc., Pittsburgh, PA and thereby indirectly acquire Allegheny Valley Bank of Pittsburgh, Pittsburgh, PA pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	12/28/2009
			Federal Register:	12/28/2009

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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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	

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
APOLLO BANCSHARES, INC.	* 3A1	Apollo Bancshares, Inc., Coral Gables, Florida, to become a bank holding company by acquiring 50.5 percent of the outstanding shares of Union Credit Bank, Miami, Florida.	Newspaper:	12/30/2009
			Federal Register:	01/04/2010
GRANVALOR HOLDING, LTD.	* 3A3	Granvalor Holding LTD., Tortola, British Virgin Islands, to acquire up to an additional 10.94 percent of the outstanding shares of International Bancorp of Miami, Inc., and its subsidiary, Bank of Miami, N.A., both of Coral Gables, Florida. Total pro forma ownership will equal 60 percent.	Newspaper:	12/09/2009
			Federal Register:	01/02/2010
SUNSET BANCORP, INC.	CIC	After-the-fact change in control notice filed by Karl Brent Vidrine, Executor for the Estate of Thelma Cummings Guilbeau, Sunset, Louisiana, to retain 25 percent or more of the outstanding shares of Sunset Bancorp, Inc., and its subsidiary, Bank of Sunset & Trust Company, both of Sunset, Louisiana.	Newspaper:	12/24/2009
			Federal Register:	12/24/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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	

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	Member	Bankers Trust Company, N.A., Cedar Rapids, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	Member	Bankers Trust Company, N.A., Des Moines, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
LEVEL ONE BANCORP, INC.	CIC	Notice by TRSD Holdings, LP, Warren, Michigan, and its general partner, the Thomas Fabbri Revocable Trust, Thomas Fabbri, as trustee, Sterling Heights, Michigan, to acquire 11.58 percent of the voting shares of Level One Bancorp, Inc., Farmington Hills, Michigan, and thereby indirectly acquire control of Level One Bank, Farmington Hills, Michigan.	Newspaper: Federal Register:	12/02/2009 10/09/2009
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois, to acquire 100 percent of the voting shares of Marine Bank & Trust, Carthage, Illinois and Brown County State Bank, Mount Sterling, Illinois.	Newspaper: Federal Register:	Not available 01/02/2010

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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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

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT COMMUNITY BANCORP, INC.	4c8	Independent Community Bancorp, Inc., Frankfort, Kentucky, to engage in lending and servicing activities.	Newspaper: Federal Register:	Not applicable Not applicable
WESTBRIDGE BANCSHARES, INC.	* 3A1	WestBridge Bancshares, Inc., Chesterfield, Missouri, to become a bank holding company by acquiring 100 percent of WestBridge Bank & Trust Company, Chesterfield, Missouri.	Newspaper: Federal Register:	12/25/2009 12/28/2009

District: 8**Federal Reserve Bank of St. Louis****Availability of CRA Public Evaluations**

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

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356949	FIRST ST BK OF RED BUD, RED BUD, ILLINOIS	08/24/2009	12/01/2009	S	Small Bank

CRA Examinations scheduled for**Quarter of**

Institution

Location

NONE

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FAITH BANK HOLDING COMPANY	CIC	Notice by Cullen Thompson, Houston, Texas, Barton Thompson, Houston, Texas, and Betsy Lehman, Fort Morgan, Colorado, to acquire shares of Faith Bank Holding Company, Faith, South Dakota, and thus to join a group acting in concert, consisting of Carveth and Margaret Thompson, Lead, South Dakota; Gary and Nancy Vance, Faith, South Dakota; Eldon Jensen, Lemmon, South Dakota; and Morris Gustafson, Faith, South Dakota, which controls 25 percent or more of Faith Bank Holding Company. Faith Bank Holding Company controls Farmers State Bank, Faith, South Dakota.	Newspaper:	12/15/2009
			Federal Register:	12/08/2009
FIRST STATE BANK SOUTHWEST 2002 AMENDED AND RESTATED KSOP PLAN AND TRUST	* 3A3	First State Bank Southwest 2002 Amended and Restated KSOP Plan and Trust, Worthington, Minnesota, to acquire 28.702% of the voting shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota, and thereby acquire control of First State Bank Southwest, Pipestone, Minnesota	Newspaper:	Not available
			Federal Register:	Not available
MILK RIVER BANQUO, INC.	CIC	Notice by Gary R. Howell, Malta, Montana, to acquire 10 percent or more of the shares of Milk River Banquo, Inc., Malta, Montana, and thereby indirectly gain control of Malta Banquo, Inc., which controls First Security Bank of Malta, Malta, Montana, and Valley Bank of Glasgow, Glasgow, Montana.	Newspaper:	12/01/2009
			Federal Register:	11/27/2009

District: 9**Federal Reserve Bank of Minneapolis****Availability of CRA Public Evaluations**

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

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920854	PIONEER BK, MAPLETON, MINNESOTA	08/03/2009	12/01/2009	S	Small Bank

CRA Examinations scheduled for**Quarter of**

Institution

Location

NONE

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOLDREGE BANCSHARES, INC.	CIC	Notice by John Titus, Suzanne Titus, Paula Titus (individually and as trustee of the L.G. Titus Family Trust and the L.G. Titus Marital Trust), Eric Titus, Louis (Ted) Titus, all of Holdrege, Nebraska; and Ann Titus Nelson, Lonsdale, Minnesota; to acquire control of First Holdrege Bancshares, Inc., parent of The First National Bank of Holdrege, both of Holdrege, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 12/15/2009
KANSAS NATURAL GAS, INC.	CIC	Notice submitted by the Terry Beach Edwards Living Trust, the Ross Beach Living Trust, the Marianna Beach Living Trust, and the 2009 Marianna Beach Irrevocable Trust; and by Terry Beach Edwards, Hutchinson, Kansas, individually and as trustee of the aforementioned trusts; all acting as a group in concert to retain control of Kansas Natural Gas, Inc., Hays, Kansas, and thereby indirectly retain control of Douglas County Bank, Lawrence, Kansas.	Newspaper: Federal Register:	Not available 12/24/2009
REPUBLIC TRINIDAD CORPORATION	CIC	Notice by the Estate of Catherine G. Eisemann, Trinidad, Colorado and Roger Dean Eisemann, Houston, Texas, individually, as a member of the Eisemann Family and as Co-Executor of the Estate of Catherine G. Eisemann, to retain control of Republic Trinidad Corporation, Houston, Texas, parent of First National Bank in Trinidad, Trinidad, Colorado.	Newspaper: Federal Register:	Not available 12/04/2009
STOCKGROWERS STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas to acquire up to an additional 3.24 percent for a total of 37.0 percent of the voting shares of Stockgrowers Banc Corporation, Ashland, Kansas, parent of Stockgrowers State Bank of Ashland, Kansas, and Peoples Bank, Coldwater, Kansas.	Newspaper: Federal Register:	Not available 01/01/2010

District: 10**Federal Reserve Bank of Kansas City****Availability of CRA Public Evaluations**

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122658	FIRSTBANK OF VAIL, VAIL, COLORADO	08/17/2009	11/13/2009	S	Int Sm Bank

CRA Examinations scheduled for**Quarter of**

Institution

Location

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 5, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FAMILY BANCORP, INC.	* 3A5	Family Bancorp, Inc., San Antonio, Texas, to acquire by merger Medina Bankshares, Inc., Hondo, Texas, and indirectly acquire D'Hanis State Bank, D'Hanis, Texas.	Newspaper:	Not available
			Federal Register:	01/04/2010
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 3641 Matlock, Arlington, Texas 76015.	Newspaper:	12/12/2009
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for

Quarter of

Institution	Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 5, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASCADE BANCORP	CIC	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, Donald B. Marron, Lightyear Capital LLC and Lightyear Capital II, LLC, all of New York, New York, to acquire up to 24.9% of the voting shares of Cascade Bancorp, and thereby indirectly acquire The Bank of the Cascades, both of Bend, Oregon.	Newspaper: Federal Register:	Not available 12/08/2009
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available Not available
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MNB HOLDINGS CORPORATION	CIC	Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	08/07/2009 Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for

Quarter of

Institution	Location
NONE	