

---

**Federal Reserve Release**

---



*H.2*

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

*No. 2*

*Week Ending January 10, 2009*

### Advisory Councils

Consumer Advisory Council -- appointment of ten new members and designation of Edna Sawady as chair and Michael D. Calhoun as vice chair for 2009.

- Announced, January 7, 2009

### Monetary and Financial Policy

Money Market Investor Funding Facility (MMIFF) -- revisions to expand the set of eligible investors to include certain U.S.-based securities lenders, government investment pools, and other investment funds and to adjust several economic parameters of the MMIFF.

- Announced, January 7, 2009

### Regulations and Policies

Community Reinvestment Act -- final interagency guidance in the form of questions and answers regarding the Community Reinvestment Act, and publication for comment of new and revised questions and answers.

- Approved, December 17, 2008

(A/C)

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

**January 4, 2009 to January 10, 2009**

---

**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 Branches, Domestic**

#### St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 1631 Highway 25B North, Heber Springs.

- Approved, January 7, 2009

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at the intersection of Snelling and Randolph Avenues, St. Paul, Minnesota, and 610 West Northfield Drive, Brownsburg, Indiana.

- Approved, January 6, 2009

### **Bank Holding Companies**

#### Dallas

BMC Bancshares, Inc., Dallas, Texas -- to become a bank holding company and to acquire First National Bank, Graford.

- Approved, January 5, 2009

#### Richmond

CBB Financial Corp, Midlothian, Virginia -- to become a bank holding company and to acquire Community Bankers' Bank, Midlothian.

- Approved, January 6, 2009

**Bank Holding Companies**

San Francisco

Celtic Investment, Inc., Salt Lake City, Utah -- to become a bank holding company on conversion of Celtic Bank Corporation, Salt Lake City, from an industrial bank to a commercial bank.

- Withdrawn, January 7, 2009

Richmond

HomeTown Bankshares Corporation, Roanoke, Virginia -- to become a bank holding company and to acquire HomeTown Bank, Roanoke.

- Approved, January 6, 2009

Atlanta

Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama -- to acquire shares of Independent Bancshares, Inc., Red Bay, and its subsidiaries, Community Spirit Bank, Spirit Bancshares, Inc., Belmont, Mississippi, and Spirit Bank.

- Approved, January 5, 2009

Kansas City

Lindoe, Inc., Ordway, Colorado -- to acquire shares of Southern Colorado National Bancorporation, Inc., Pueblo, and thereby acquire Southern Colorado National Bank.

- Withdrawn, January 7, 2009

**Bank Mergers**

St. Louis

Centennial Bank, Conway, Arkansas -- to merge with Bank of Mountain View, Mountain View, and thereby establish branches.

- Approved, January 6, 2009

Extensions of Time

General Counsel

Intesa Sanpaolo S.p.A., Milan, Italy -- extension to March 31, 2009, of the temporary exemption to engage in certain nonbanking activities in the United States in connection with its merger with Sanpaolo IMI S.p.A., Turin.

- Granted, December 23, 2008

(A/C)

Chicago

PrivateBancorp, Inc., Chicago, Illinois -- extension to April 17, 2009, to acquire The PrivateWealth Trust Company (in organization), a federal savings bank, Chicago.

- Granted, January 8, 2009

Membership

Kansas City

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

- Approved, January 8, 2009

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 15 and 16, 2008.

- Published, January 6, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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	

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN EXPRESS BANK LTD.	Other Foreign	American Express Bank Limited, New York, New York, requests approval to amend Articles of Association to change its name to Standard Chartered International (USA) Limited, pursuant to Section 211.5(c) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc. Greencastle, PA, to acquire Graystone Financial Corporation Corp., Lancaster, PA. The merger of the holding companies will result in the merger of the two wholly-owned subsidiaries, The First National Bank of Greencastle, Greencastle, PA, and Graystone Bank, Lancaster, PA subsequently forming Graystone Tower Bank, Lancaster, PA	Newspaper:	02/04/2009
			Federal Register:	02/02/2009

**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.

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
898010	BANK OF CANTON, CANTON, PENNSYLVANIA	07/28/2008	12/24/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE



District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 10, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL ONE FINANCIAL CORPORATION	* 4c8	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of Chevy Chase Bank, F.S.B., McLean, Virginia.	Newspaper:	01/14/2009
			Federal Register:	01/12/2009
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 4c8	FA Capital, LLC and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to acquire up to 18.0% of the voting securities of Gateway Bank, FSB, San Francisco, California.	Newspaper:	Not available
			Federal Register:	02/05/2009

**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.

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 10, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN GATEWAY FINANCIAL CORPORATION	CIC	After-the-fact change in control notice filed by Marshall Truman Reynolds and Douglas Vernon Reynolds, both of Huntington, West Virginia, Samuel George Kapourales, Williamson, West Virginia, and Todd R. Fry, Barboursville, West Virginia, to collectively retain 6.64 percent of the outstanding shares of American Gateway Financial Corporation, Port Allen, Louisiana, and its subsidiary, American Gateway Bank, Baton Rouge, Louisiana. Total pro forma ownership is 16.57 percent.	Newspaper: Federal Register:	Not available 01/30/2009
CAPSTAR BANK	* Branch	CapStar Bank, Nashville, Tennessee, to establish a branch located at 5500 Maryland Way, Suite 130, Brentwood, Tennessee, to be known as the Brentwood Branch.	Newspaper: Federal Register:	01/13/2009 Not applicable



**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.

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
3532641	SMARTBANK, PIGEON FORGE, TENNESSEE	06/16/2008	12/23/2008	S	Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	09/15/2008	01/05/2009	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 January 10, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY STATE BANCORPORATION, INC.	* 3A1	City State Bancorporation, Inc., Central City, Iowa, to become a bank holding company by acquiring 51.3 percent of MSB Corporation, Central City, Iowa, and thereby indirectly control City State Bank, Central City, Iowa.	Newspaper: Federal Register:	Not available 02/02/2009
TYGRIS COMMERCIAL FINANCE GROUP, INC.	* 3A1 4c8	Tygris Commercial Finance Group, Inc., Parsippany, New Jersey, to become a bank holding company by acquiring 100 percent of the voting shares of Texico Bancshares Corporation, Texico, Illinois, and thereby indirectly acquire Texico State Bank, Texico, Illinois, and to engage in permissible nonbanking activities through Tygris Vendor Finance, Inc., Parsippany, New Jersey, Tygris Asset Finance, Inc., Chicago, Illinois, Tygris Corporate Finance, Inc., Wilton, Connecticut, TAF Funding I, LLC, Chicago, Illinois, USXL Funding I, LLC, Parsippany, New Jersey, USXL Funding II, LLC, Parsippany, New Jersey, and Pro-Lease, Inc., Parsippany, New Jersey.	Newspaper: Federal Register:	Not available 02/09/2009

## 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.

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
276645	AMERICAN ST BK, OSCEOLA, IOWA	09/15/2008	12/08/2008	S	Small Bank
945941	BYRON BK, BYRON CENTER, MICHIGAN	08/11/2008	12/19/2008	S	Large Bank
791746	FIRST T&SB, MARCUS, IOWA	09/22/2008	01/05/2009	S	Small Bank
636771	INDEPENDENT BK, IONIA, MICHIGAN	09/08/2008	01/05/2009	S	Large Bank
832470	INDIANA B&TC, COLUMBUS, INDIANA	08/04/2008	12/26/2008	S	Large Bank
716833	MARQUETTE BK, CHICAGO, ILLINOIS	08/11/2008	01/05/2009	O	Large Bank
671147	PRIMEBANK, LE MARS, IOWA	08/04/2008	11/10/2008	S	Int Sm Bank
235446	SHELBY CTY ST BK, SHELBYVILLE, ILLINOIS	09/15/2008	12/29/2008	S	Small Bank

## CRA Examinations scheduled for

## Quarter of

Institution

Location

NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**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.

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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST BANK	* 18C * Branch	1st Bank, Evanston, Wyoming, to merge with First National Bank of Morgan, Morgan, Utah, and incident thereto establish branches at 120 North State Street, Morgan, Utah, and 5015 West Old Hwy Road, Morgan, Utah.	Newspaper: Federal Register:	Not available Not applicable
EASTWOOD FINANCIAL CORPORATION EMPLOYEE PROFIT SHARING AND STOCK OWNERSHIP PLAN	* 3A1	Eastwood Financial Corporation Employee Profit Sharing and Stock Ownership Plan, Rochester, Minnesota, to become a bank holding company by increasing its ownership of Eastwood Financial Corporation, Rochester, Minnesota, to 27 percent and thereby indirectly acquire Eastwood Bank, Kasson, Minnesota.	Newspaper: Federal Register:	Not available Not available

**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.

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
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	08/04/2008	12/18/2008	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE



**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 10, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY GROUP, INC., THE	CIC	Notice by John B. Jones and Emma D. Jones, Anna, Texas, John G. Jones and Wendy D. Jones, McKinney, Texas, and Jennifer Jones Perkins and Michael W. Perkins, Carrollton, Texas, acting in concert, to acquire control of The Community Group, Inc., Highland Village, Texas, and indirectly acquire United Community Bank, N.A., Highland Village, Texas.	Newspaper: Federal Register:	Not available Not available
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 325 N. St Paul Street, Dallas, Texas 75201.	Newspaper: Federal Register:	01/15/2009 Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 10, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**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
657365	HANMI BK, LOS ANGELES, CALIFORNIA	09/02/2008	12/22/2008	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act