
Federal Reserve Release



H.2

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

No. 45

Week Ending November 7, 2009

Testimony and Statements

Residential and Commercial Real Estate -- statement by Jon D. Greenlee, associate director, Division of Banking Supervision and Regulation, before a subcommittee of the House Committee on Oversight and Government Reform regarding credit conditions, bank underwriting standards, and commercial real estate.

- Published, November 2, 2009

Forms

Forms -- to revise the semiannual Report of Terms of Credit Card Plans (FR 2572).

- Approved, November 2, 2009

Monetary and Financial Policy

Financial Markets -- discussion on financial markets.

- Discussed, November 3-4, 2009

Term Auction Facility -- TAF auction in the amount of \$25 billion in 70-day credit on November 2, 2009.

- Announced, November 2, 2009

Enforcement

Appalachian Bancshares, Inc., Ellijay, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, November 5, 2009

Bankers' Bancorporation of Florida, Inc., Lake Mary, Florida, and Independent Bankers' Bank of Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida, Office of Financial Regulation.

- Announced, November 4, 2009

Enforcement

Blue Valley Ban Corp., Overland Park, Kansas, and Bank of Blue Valley -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, November 6, 2009

Citizens First State Bank of Walnut, Walnut, Illinois -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, November 5, 2009

Commerce Bancshares, Inc., Catoosa, Oklahoma, and Bank of Commerce, Chelsea -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, November 3, 2009

Desert Hills Capital Corp., Phoenix, Arizona -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 5, 2009

Farmers and Merchants Bank, Timberville, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 4, 2009

Georgia Bancshares, Inc., Peachtree City, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, November 4, 2009

Hanmi Financial Corporation, Los Angeles, California, and Hanmi Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 5, 2009

Enforcement

Merchants Bancorp, Gresham, Oregon -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities.

- Announced, November 3, 2009

H.2 Actions under delegated authority

November 1, 2009 to November 7, 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

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 100 Park Place Boulevard, Kissimmee, Florida.

- Approved, November 4, 2009

Atlanta

Foothills Bank & Trust, Maryville, Tennessee -- to establish a branch at 11216 Kingston Pike, Knoxville.

- Approved, November 4, 2009

New York

Solvay Bank, Solvay, New York -- to establish a branch at 7897 Brewerton Road, Cicero.

- Approved, November 4, 2009

Bank Holding Companies

Chicago

Edgar County Banc Shares, Inc., Paris, Illinois -- to acquire First National Bank of Gilman, Gilman.

- Withdrawn, November 2, 2009

Bank Holding Companies

New York

First Niagara Financial Group, Inc., Lockport, New York -- waiver of application to acquire Harleysville National Corporation, Harleysville, Pennsylvania, in connection with the merger of their respective subsidiaries, First Niagara Bank, Lockport, a federal savings bank, and The Harleysville National Bank and Trust Company, Harleysville.

- Withdrawn, November 4, 2009

Bank Mergers

Secretary

East West Bank, Pasadena, California -- to purchase certain assets and assume certain liabilities of United Commercial Bank, San Francisco, and thereby establish branches.

- Approved, November 6, 2009

Change in Bank Control

Chicago

First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- to retain control of First Mid-Illinois and its subsidiary bank, First Mid-Illinois Bank & Trust, National Association, Mattoon.

- Permitted, November 6, 2009

San Francisco

GBC Holdings, Inc., Los Angeles, California -- change in bank control of GBC and its subsidiary bank, GBC International Bank, Los Angeles.

- Permitted, November 6, 2009

Change in Bank Control

Chicago

ISB Bancshares, Inc., Ipava, Illinois -- to retain control of ISB and its subsidiary bank, Ipava State Bank, Ipava (two notices).

- Permitted, November 4, 2009

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- change in bank control of Level One and its subsidiary bank, Level One Bank, Farmington Hills.

- Withdrawn, November 6, 2009

International Operations

Director, BS&R

East West Bank, Pasadena, California -- to make initial investments in the foreign bank subsidiaries of United Commercial Bank, San Francisco: United Commercial Bank (China), Shanghai, China, and California Canton International Bank (Cayman) Ltd., George Town, Cayman Islands; and waiver of remainder of notification period for East West Bank to acquire United Commercial Bank's branches in Shanghai and Shantou, China.

- Approved, November 6, 2009

Membership

Kansas City

Community National Bank, Topeka, Kansas -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 3, 2009

Regulations and Policies

Secretary

Regulation CC (Availability of Funds and Collection of Checks) -- technical amendments to appendix A to reflect the restructuring of check-processing operations in the Philadelphia and Cleveland Federal Reserve Districts.

- Approved, November 6, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARLES RIVER BANCORP, MHC	* 3A1	Charles River Bancorp, MHC and Charles River Bancorp, Inc., both of Medway, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Charles River Bank, Medway, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	11/20/2009
	* 3A3		Federal Register:	11/18/2009
	* 18C			

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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COOPERATIEVE CENTRALE RAIFFEISEN-BOERENLEENBAN K B.A., 'RABOBANK NEDERLAND'	FBSEA	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A. ("Rabobank Nederland"), Utrecht, The Netherlands, requests Board approval to establish an agency in St. Louis, Missouri pursuant Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available 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	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 7, 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: Federal Register:	Not available 10/27/2009

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
551016	FLEETWOOD BK, FLEETWOOD, PENNSYLVANIA	03/16/2009	11/01/2009	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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
The St. Henry Bancorp, Inc.	* 3A1	Application by The St. Henry Bancorp, Inc., St. Henry, OH to become a bank holding company by acquiring 100% of the voting shares of The St. Henry Bank, St. Henry, OH and application by The St. Henry Bank, St. Henry, OH to merge with SHB Interim Bank, St. Henry, OH.	Newspaper:	12/04/2009
	* 18C		Federal Register:	Not available

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:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
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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
513920	MARBLEHEAD BK, MARBLEHEAD, OHIO	08/17/2009	10/29/2009	S	Small Bank

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 November 7, 2009

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
813572	CECIL BK, ELKTON, MARYLAND	06/22/2009	10/08/2009	S	Int Sm Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	06/15/2009	10/06/2009	S	Int Sm Bank
41629	PIONEER BK, STANLEY, VIRGINIA	07/13/2009	10/15/2009	O	Small Bank

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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCORP OF LOUISIANA, INC.	* 3A5	Community Bancorp of Louisiana, Inc., Raceland, Louisiana, to merge with United Community Bancshares, Inc., and thereby directly acquire its subsidiary, United Community Bank, both of Gonzales, Louisiana.	Newspaper:	11/18/2009
			Federal Register:	12/07/2009

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
655839	CCB CMNTY BK, ANDALUSIA, ALABAMA	07/06/2009	10/22/2009	S	Int Sm 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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
EB FINANCIAL GROUP, INC.	* 3A1	EB Financial Group, Inc., Hinsdale, Illinois, become a bank holding company by acquiring 100 percent of the voting shares of Baytree National Bank & Trust Company, Lake Forest, Illinois.	Newspaper: Federal Register:	Not available 12/04/2009
GMAC INC.	Investment	Reg K - GMAC, Inc., Detroit, Michigan, to make an additional investment in ResMor Trust Company, Toronto, Canada.	Newspaper: Federal Register:	Not applicable Not applicable
MACATAWA BANK CORPORATION	CIC	Notice by White Bay Capital LLLP, a partnership, Grand Rapids, Michigan, Stephen A. Van Andel 2009 WBC Trust, Grand Rapids, Michigan, and Stephen A. Van Andel, as an individual, Grand Rapids, Michigan, to acquire 100 percent of the voting shares of Macatawa Bank Corporation, Holland, Michigan, and thereby indirectly acquire Macatawa Bank, Holland, Michigan.	Newspaper: Federal Register:	Not available Not available

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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1720 South University, Little Rock, Arkansas.	Newspaper:	11/11/2009
			Federal Register:	Not applicable
BANK OF FAYETTE COUNTY THE	* Branch	The Bank of Fayette County, Moscow, Tennessee, to establish a branch facility to be located at 574 Mulberry, Selmer, Tennessee.	Newspaper:	11/12/2009
			Federal Register:	Not applicable
PORTER BANCORP, INC.	* 3A3	Porter Bancorp, Inc., Louisville, Kentucky, to acquire 100 percent of Citizens First Corporation, Bowling Green, Kentucky, and thereby indirectly acquire Citizens First Bank, Bowling Green, Kentucky.	Newspaper:	11/29/2009
			Federal Register:	11/30/2009

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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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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FAITH BANK HOLDING COMPANY	CIC	Notice by Mary Jean Jensen, Lemmon, South Dakota, to retain and 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: Federal Register:	Not available 11/17/2009
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: Federal Register:	Not available Not available
NORTHEAST SECURITIES CORPORATION	CIC	Belva H. Rasmussen 2009 Grantor Retained Annuity Trust, Falcon Heights, Minnesota; and Eva B. Rasmussen, Edina, Minnesota; Pamela M. Harris, Falcon Heights, Minnesota; and Teresa J. Rasmussen Trangsrud, Orono, Minnesota, Trustees, to join a group acting in concert with Belva H. Rasmussen, individually, and with Belva H. Rasmussen, Teresa J. Rasmussen Trangsrud and Lyle Delwyche, trustees of the Walter C. Rasmussen Marital Trust Under Agreement dated December 26, 1985, and the Walter C. Rasmussen Family Trust Under Agreement dated December 26, 1985 (together, the "Rasmussen Family Group") to acquire 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota. Northeast Securities Corporation controls Northeast Bank, Minneapolis, Minnesota.	Newspaper: Federal Register:	10/23/2009 10/21/2009

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
2634191	GLACIER BK, KALISPELL, MONTANA	09/29/2008	02/18/2009	O	Int Sm Bank
450959	SECURITY FNCL BK, DURAND, WISCONSIN	03/16/2009	10/22/2009	S	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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL BANK	Member	Citizens National Bank, Wisner, Nebraska, to convert from a national to a state chartered bank and retain its membership with the Federal Reserve.	Newspaper: Federal Register:	Not applicable Not applicable
COMMUNITY BANK OF RAYMORE	* 18C	Community Bank of Raymore, Raymore, Missouri, to purchase certain assets and assume certain liabilities of the Harrisonville, Missouri branch of BC National Banks, Butler, Missouri, and the Harrisonville and Archie branches of Central Bank of Kansas City, Kansas City, Missouri.	Newspaper: Federal Register:	11/29/2009 Not applicable
RIVERDALE BANCSHARES, INC.	CIC	Notice by Philip Eugene Jossi, and Marian Joanne Hardin, both of Kearney, Nebraska; James Andrew Bodyfield, Ericson, Nebraska; and Keith Weldon Carlson, Lincoln, Nebraska; to acquire control of Riverdale Bancshares, Inc., parent of State Bank of Riverdale, both in Riverdale, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 11/09/2009
VALLIANCE FINANCIAL CORP.	CIC	Notice submitted by the William R. Oliver GST Exempt Trust, the Jackson T. Oliver GST Exempt Trust, and Thomas M. Annesley, Norman, Oklahoma, as trustee of the William R. Oliver GST Exempt Trust and the Jackson T. Oliver GST Exempt Trust, to retain control of Valliance Financial Corp, and thereby indirectly retain control of Valliance Bank, both in Oklahoma City, Oklahoma.	Newspaper: Federal Register:	11/06/2009 11/23/2009
VICI BANCORPORATION	CIC	Notice submitted by David G. Trimble, Vici, Oklahoma, as trustee of the Glenn W. Trimble, Jr. Trust, to retain control of Vici Bancorporation, and thereby indirectly retain control of Bank of Vici, both in Vici, Oklahoma.	Newspaper: Federal Register:	10/21/2009 11/20/2009

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
767255	LAMAR B&TC, LAMAR, MISSOURI	08/17/2009	11/02/2009	S	Small Bank
36858	PREMIER BK, LENEXA, KANSAS	07/20/2009	10/21/2009	S	Small Bank

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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
RICE BANCSHARES, INC.	CIC	Notice by Gail S. Moran; Carroll E. and Holly L. Moran, individually; and Carroll E. Moran, as trustee of the Moran Irrevocable Trust, each of Rice, Texas, intends to apply to the Federal Reserve Board to acquire 23 percent or more of the outstanding shares of common stock and thereby control of Rice Bancshares, Inc., Rice, Texas, the parent company of The First State Bank, Rice, Texas.	Newspaper:	11/17/2009
			Federal Register:	11/18/2009

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
274164	TEXAS STAR BK, VAN ALSTYNE, TEXAS	02/23/2009	10/26/2009	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 November 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASCADE BANCORP	CIC	Lightyear Fund II, L.P., New York, New York, to acquire up to 24.9 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire Bank of the Cascades, both of Bend, Oregon.	Newspaper: Federal Register:	Not available Not available
EAST WEST BANK	* 18C Foreign Branch	1)East West Bank, Pasadena, California, to acquire United Commercial Bank, San Francisco, California, and 2)East West Bank, Pasadena, California, to acquire California Canton International Bank Cayman Ltd, George Town, Cayman, Islands.	Newspaper: Federal Register:	Not available Not applicable
FIRST COMMERCIAL BANK CO., LTD.	FBSEA	First Commercial Bank, Ltd., Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
HANMI BANK	CIC	Hanmi Bank, Los Angeles, California, to appoint Jung Hak Son as Interim Chief Credit Officer.	Newspaper: Federal Register:	Not available Not available
KENNETH G. WALKER GRANTOR TRUST 2009	CIC	Kenneth G. Walker Grantor Trust 2009 to acquire 1.5775% partnership interest in Palomar QF, LP, and thereby indirectly acquire 100 percent membership interest in Palomar Enterprises, LLC, which holds 21.16 percent of Farmers & Merchants Bank, all of Long Beach, California.	Newspaper: Federal Register:	Not available Not available
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
20866	HOME VALLEY BK, GRANTS PASS, OREGON	07/06/2009	10/27/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act