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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. 52*

*Week Ending December 25, 2010*

Regulations and Policies

Regulation Z (Truth in Lending) -- interim rule with request for comment to clarify aspects of the September 2010 interim rule implementing the Mortgage Disclosure Improvement Act.

- Approved, December 21, 2010

Enforcement

City National Bancshares Corporation, Newark, New Jersey -- written agreement with the Federal Reserve Bank of New York.

- Announced, December 21, 2010

Community Shores Bank Corporation, Muskegon, Michigan -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, December 21, 2010

FEB Bancshares, Inc., Louisville, Alabama -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, December 23, 2010

First International Bancorp of Texas, Inc., Plano, Texas, and First International Bancorp America, Reno, Nevada -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, December 23, 2010

Norcal Community Bancorp, Alameda, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, December 23, 2010

## H.2 Actions under delegated authority

December 19, 2010 to December 25, 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

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at 8950 Weathered Stone Drive, Naples, Florida, to operate from February 14 to February 20, 2011, and to establish branches at 1122 Powers Ferry Road SE, Marietta, Georgia, and 23633 Greenfield Road, Southfield, Michigan (three applications).

- Approved, December 22, 2010

#### New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a limited-service branch at 37 Brown Street, Middletown, Pennsylvania.

- Approved, December 24, 2010

### Bank Holding Companies

#### St. Louis

Bancshares of Urbana, Inc., Urbana, Missouri -- to engage in lending activities.

- Approved, December 23, 2010

#### Dallas

Commercial Bancshares, Inc., Humble, Texas -- to become a bank holding company and to acquire shares of El Campo Bancshares, Inc., El Campo, and indirectly acquire Commercial State Bank of El Campo.

- Approved, December 22, 2010

**Bank Holding Companies**

Minneapolis

First Harvey Bancorporation, Inc., Harvey, North Dakota -- to acquire First State Bank Agency, LLC, Harvey, and thereby engage in insurance agency activities in a town with a population not exceeding 5,000.

- Approved, December 22, 2010

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, December 24, 2010

Dallas

MC Bancshares, Inc., Houston, Texas -- to become a bank holding company and to acquire Memorial City Bank, Houston.

- Approved, December 23, 2010

Chicago

River Holding Company, Stoddard, Wisconsin -- to acquire shares of Community Business Bancshares, Inc., Sauk City, and thereby indirectly acquire Community Business Bank.

- Approved, December 22, 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 (two applications).

- Withdrawn, December 20, 2010

**Change in Bank Control**

Kansas City

American Bancshares, Inc., Baxter Springs, Kansas -- change in bank control of American BancShares and its subsidiary bank, American Bank of Baxter Springs.

- Permitted, December 20, 2010

Minneapolis

Bozeman Bancorp, Inc., Bozeman, Montana -- change in bank control of Bozeman Bancorp and its subsidiary bank, Bank of Bozeman, Bozeman.

- Permitted, December 23, 2010

Chicago

Dentel Bancorporation, Victor, Iowa -- change in bank control of Dentel Bancorporation and its subsidiary banks, Victor State Bank, Victor; Corydon State Bank, Corydon; First State Bank of Colfax, Colfax; Maxwell State Bank, Maxwell; Pocahontas State Bank, Pocahontas; and Panora State Bank, Panora.

- Permitted, December 23, 2010

**Extensions of Time**

## New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to March 20, 2011, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company, and to retain shares of Trust Company.

- Granted, December 20, 2010

## Director, BS&amp;R

Ally Financial Inc., Detroit, Michigan -- one-year extension of time to conform or divest certain impermissible nonbanking activities and investments.

- Granted, December 21, 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 22, 2010

## Richmond

CapGen Capital Group V LLC, New York, New York, and CapGen Capital Group V LP -- extension to March 22, 2011, to become bank holding companies and to acquire shares of Palmetto Bancshares, Inc., Greenville, South Carolina, and indirectly acquire The Palmetto Bank.

- Granted, December 22, 2010

**Membership**

San Francisco

FirstBank of Arizona, Inc., Phoenix, Arizona -- to become a member of the Federal Reserve System.

- Approved, December 22, 2010

**Regulations and Policies**

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations.

- Approved, December 15, 2010

(A/C)

Director, C&CA

Regulation C (Home Mortgage Disclosure) -- annual notice of the asset-size exemption threshold for depository institutions under the Home Mortgage Disclosure Act.

- Approved, December 17, 2010

(A/C)

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 25, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNION BANKSHARES, INC.	CIC	Notification by Susan F. (Hovey) Mercia, Hinesburg, Vermont to retain up to 17.4% of the outstanding shares of the common stock of Union Bankshares, Inc., Morrisville, Vermont pursuant to the Change in Bank Control Act of 1978.	Newspaper:	Not available
			Federal Register:	Not available



**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 25, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHUO MITSUI TRUST 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 01/18/2011
CLS BANK INTERNATIONAL	Other Foreign	CLS Bank International, New York, New York, an Edge Corporation, requests approval to amend its Articles of Association to increase its Capital Stock.	Newspaper: Federal Register:	Not applicable Not applicable
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
STANDARD CHARTERED BANK INTERNATIONAL (AMERICAS) LIMITED	Investment	Standard Chartered Bank International (Americas) Limited, Miami, Florida, to make an investment in a limited partnership to be organized under the laws of the Cayman Islands, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

**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.

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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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 25, 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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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB Bancshares, Inc.	* 3A1	FNB Bancshares, Inc., Sycamore, OH to become a bank holding company by acquiring 100% of the voting shares of First National Bank of Sycamore, Sycamore, OH.	Newspaper:	Not available
			Federal Register:	01/24/2011

**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 25, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	01/18/2011
			Federal Register:	01/14/2011
UNION FIRST MARKET BANK	* Branch	Union First Market Bank, Richmond, Virginia, proposes to establish a branch at 1044 Warrenton Road, Stafford, Virginia, 22406	Newspaper:	01/03/2011
			Federal Register:	Not applicable



**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
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 December 25, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FLORIDA CAPITAL GROUP, INC.	CIC	After-the-fact change in control notice filed by Jan Malcolm Jones, Jr., and Leslie Ann Jones, Jacksonville, Florida, to retain 13 percent of the outstanding shares of Florida Capital Group, Inc., and its subsidiary bank, Florida Capital Bank, both of Jacksonville, Florida.	Newspaper:	01/17/2011
			Federal Register:	01/11/2011

**District: 6**

**Federal Reserve Bank of Atlanta**

**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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA	* 18C * Branch	Bank Iowa, Clarinda, Iowa, to merge with sister banks: Bank Iowa, Altoona, Iowa; Bank Iowa, Denison, Iowa; Bank Iowa, Humboldt, Iowa; Bank Iowa, New Hampton, Iowa; Bank Iowa, Oskaloosa, Iowa; Bank Iowa, Red Oak, Iowa. As a result of these mergers, all offices will become offices of Bank Iowa, Clarinda, Iowa.	Newspaper: Federal Register:	Not available Not applicable
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2010

Federal Reserve Bank of Chicago

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.

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 December 25, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 25, 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:	12/28/2010 12/17/2010



**District: 9**

**Federal Reserve Bank of Minneapolis**

**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.

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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: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending December 25, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 a total of 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:	01/14/2011 01/14/2011
EXCHANGE BANCORP OF MISSOURI, INC.	* 3A1	Exchange Bancorp of Missouri, Inc., Fayette, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Exchange Bank of Missouri, Fayette, Missouri.	Newspaper: Federal Register:	12/03/2010 11/26/2010
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:	01/04/2011 01/07/2011
NORTHERN MISSOURI BANCSHARES, INC.	* 3A3	Northern Missouri Bancshares, Inc., Unionville, Missouri, to acquire at least 51 percent of the voting shares of Exchange Bancorp of Missouri, Inc., Fayette, Missouri, parent of Exchange Bank of Missouri, Fayette, Missouri.	Newspaper: Federal Register:	12/03/2010 12/06/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 25, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/10/2011
			Federal Register:	01/10/2011
GRUPO FINANCIERO BANCRECER, S.A., DE C.V.	4c8	Grupo Financiero Banorte, S.A.B. de C.V., Mexico City, Mexico to acquire 100 percent of Ixe Grupo Financiero, S.A.B. de C.V., Cuauhtemoc, Mexico and indirectly acquire Ixe Securities, LLC, New York, New York and thereby continue to engage in securities brokerage activities pursuant to Section 225.28(b)(7)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	01/11/2011

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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 25, 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 25, 2010**

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

**District: 12**

**Federal Reserve Bank of San Francisco**

**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