
Federal Reserve Release



H.2

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

No. 9

Week Ending February 26, 2011

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on March 1, and the House Committee on Financial Services on March 2, 2011, on the semiannual monetary policy report to the Congress.

- Discussed, February 24, 2011

Forms

Forms -- final Board review to extend with revision the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP), Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11), Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N), and Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b).

- Approved, February 22, 2011

Forms -- initial Board review to extend without revision the disclosure requirements in connection with Regulation DD (Truth in Savings).

- Proposed, February 22, 2011

Monetary and Financial Policy

Monetary Policy -- semiannual monetary policy report to the Congress.

- Authorized, February 22, 2011

Personnel

Division of Monetary Affairs -- appointment of J. David Lopez-Salido as assistant director and Ellen Meade as senior adviser.

- Announced, February 24, 2011

Regulations and Policies

Regulation Z (Truth in Lending) -- final rule and request for public comment on a second rule to revise the escrow account requirements for certain home mortgage loans in accordance with the Dodd-Frank Act.

- Approved, February 22, 2011

Enforcement

American Bancorporation of Minnesota, Inc., Baxter, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, February 22, 2011

Eastern Virginia Bankshares, Inc., Tappahannock, Virginia, and EVB -- written agreement with the Federal Reserve Bank of Richmond and the State Corporation Commission Bureau of Financial Institutions.

- Announced, February 22, 2011

Marquette Financial Companies, Minneapolis, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, February 22, 2011

National Bancorp, Inc., Schaumburg, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 22, 2011

H.2 Actions under delegated authority

February 20, 2011 to February 26, 2011

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

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 2555 West Holcombe Boulevard, Houston, Texas.

- Approved, February 24, 2011

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at 1166 Main Street, Fishkill.

- Approved, February 24, 2011

Bank Holding Companies

Kansas City

Bedison Bancshares, Inc., Platte City, Missouri -- to become a bank holding company and to acquire shares of The Citizens Bank of Oregon, Oregon.

- Approved, February 23, 2011

Kansas City

Central Agency, Inc., Lincoln, Nebraska -- to become a bank holding company and to acquire shares of Farm & Home Insurance Agency, Inc., Lyons, and its subsidiary bank, First National Bank Northeast.

- Approved, February 24, 2011

Bank Holding Companies

Kansas City

Wells Bancshares, Inc., Platte City, Missouri -- to acquire shares of Bedison Bancshares, Inc., Platte City, and its subsidiary bank, The Citizens Bank of Oregon, Oregon.

- Approved, February 23, 2011

Bank Mergers

Kansas City

Five Points Bank, Grand Island, Nebraska -- to purchase certain assets and assume certain liabilities of the LaVista branch of First State Bank, Gothenberg.

- Approved, February 24, 2011

Change in Bank Control

Atlanta

Hamilton State Bancshares, Inc., Hoschton, Georgia -- change in bank control of Hamilton and its subsidiary bank, Hamilton State Bank, Hoschton (two notices).

- Permitted, February 25, 2011

Kansas City

Norcon Financial Corp., Conway Springs, Kansas -- to retain control of Norcon and its subsidiary bank, Conway Bank, National Association, Conway Springs.

- Permitted, February 22, 2011

Financial Holding Companies

Kansas City

Central Agency, Inc., Lincoln, Nebraska -- election to become a financial holding company.

- Effective, February 24, 2011

Membership

Chicago

Freedom Financial Bank, West Des Moines, Iowa -- to become a member of the Federal Reserve System.

- Approved, February 25, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 26, 2011

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	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCA POPOLARE VICENZA SCPAARL	FBSEA	Banca Popolare di Vicenza S.C.p.A, Vicenza, Italy, to establish a representative office in New York, New York, pursuant to Section 211.24(a) (1) of Regulation K.	Newspaper:	Not available
			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 February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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.

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARVEST BANCORP, INC.	CIC	Notice by Mr. Mehrdad Elie of Redwood City, California, to individually acquire up to 32%, and as a group acting in concert with Mr. Mesfin Ayenew, Potomac, Maryland; Mr. David P. Como, Napa, California; Mr. Charles Turnbaugh, Baltimore, Maryland; Mr. Robert L. Gossard, Burlingame, California; and Mr. Terrance M. Davis, Dillon Beach, California, to acquire in aggregate up to 41% of the voting securities of HarVest BanCorp, Inc., Gaithersburg, Maryland, and indirectly acquire shares of HarVest Bank of Maryland, Rockville, Maryland.	Newspaper:	Not available
			Federal Register:	02/18/2011

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 February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP OF WINFIELD, INC.	CIC	After-the-fact change in control notice filed by William Russell Carothers II, Robert Leroy Carothers, Christian Hill Carothers, all of Winfield, Alabama, and William R. Carothers, III, Birmingham, Alabama, to retain 86 percent of the outstanding voting shares of Citizens Bancorp of Winfield, Inc., and its subsidiary, Citizens Bank of Winfield, both of Winfield, Alabama.	Newspaper: Federal Register:	Not available 03/17/2011
NORTH ALABAMA BANCSHARES, INC.	CIC	Prior change in control notice filed by Charles E. Gleghorn, Fayetteville, Tennessee, Hue G. Counts, Fayetteville, Tennessee, Hardy B. Ferrell, Mulberry, Tennessee, Roger Everett Jones, New Market, Alabama, and Joe Lee Lasater, Hazel Green, Alabama, to collectively acquire up to 66.10 percent of the outstanding shares of North Alabama Bancshares, Inc. and its subsidiary, North Alabama Bank, both of Hazel Green, Alabama.	Newspaper: Federal Register:	03/20/2011 03/17/2011
NORTHSIDE BANCSHARES, INC.	CIC	Prior change in control filed by P. Byron DeFoor, Ooltewah, Tennessee, and Winston A. Porter, Atlanta, Georgia, to collectively acquire up to 85.06 percent of the outstanding shares of Northside Bancshares, Inc., and its subsidiary, Northside Bank, both of Adairsville, Georgia.	Newspaper: Federal Register:	03/10/2011 03/17/2011
PEOPLES BANCSHARES, INC.	* 3A1	Peoples Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of People Bank, both of Mendenhall, Mississippi.	Newspaper: Federal Register:	02/27/2011 02/28/2011
SUNRISE BANK	CIC	After-the-fact change in control notice filed by Michael Hull Erdman, Merritt Island, Florida, to retain 20.33 percent of the outstanding shares of common stock of Sunrise Bank, Cocoa Beach, Florida.	Newspaper: Federal Register:	03/17/2011 03/17/2011

* Subject to the provisions of the Community Reinvestment Act

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
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 February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period		
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Wilmington, Delaware, Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Marshall and Ilsley Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, and M&I Bank, FSB, Las Vegas, Nevada, and their nonbank subsidiaries, and the related application by Mike Merger Sub, LLC, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Marshall and Ilsley Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, and M&I Bank, FSB, Las Vegas, Nevada, and their nonbank subsidiaries.	Newspaper:	Not available	
	* 3A1		Federal Register:	03/22/2011	
	4c8				
	* 4c8				
	4c8				
HOMETOWN BANCORP, LTD.	CIC	Notice by Ralph C. Stayer and Shelly A. Stayer, Naples, Florida, and the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, to acquire 10 percent or more of the voting shares of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin, and thereby indirectly acquire control of Hometown Bank, Fond du Lac, Wisconsin.	Newspaper:	Not available	
			Federal Register:	Not available	
M.S.B. CORPORATION	4c8	M.S.B. Corporation, Central City, Iowa, to engage denovo through a wholly-owned subsidiary, BORE Properties, Inc., in the permissible nonbanking activity of extending credit and servicing loans.	Newspaper:	Not applicable	
			Federal Register:	03/16/2011	

* Subject to the provisions of the Community Reinvestment Act

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
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 February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRIUMPH BANK	* 18C	Triumph Bank, Memphis, Tennessee, to purchase certain assets and assume certain liabilities of the Arlington Community Bank, Arlington, Tennessee branch office of The Farmers Bank of Lynchburg, Lynchburg, Tennessee, and to retain the acquired facility as a branch office.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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 February 26, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
INTER-MOUNTAIN BANCORP., INC.	CIC	Change in Control Notice by Robert Karl Kamp, Manhattan, Montana, to retain control of Inter-Mountain Bancorp, Inc., Bozeman, Montana and thereby indirectly retain control of First Security Bank, Bozeman, Montana.	Newspaper: Federal Register:	Not available 03/15/2011
PSB FINANCIAL SHARES, INC.	CIC	Notice by Cara Mulder, Prinsburg, Minnesota, to join a group acting in concert with Myron Mulder, Prinsburg, Minnesota, to acquire and retain control of PSB Financial Shares, Inc., Prinsburg, Minnesota, and thereby indirectly acquire and retain control of Prinsbank, Prinsburg, Minnesota.	Newspaper: Federal Register:	Not available 03/15/2011
Western State Agency, Inc., Employee Stock Ownership Plan and Trust	* 3A1	Western State Agency, Inc., Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota, to become a bank holding company by acquiring over 25 percent of Western State Agency, Devils Lake, North Dakota and thereby indirectly acquire Western State Bank, Devils Lake, North Dakota.	Newspaper: Federal Register:	Not available 03/24/2011

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
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 February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMSTERDAM BANCSHARES, INC.	CIC	Notification by Randal S. and Melissa J. Shannon, both of Drexel, Missouri, individually and as a part of the Shannon Family Group; and Angela Blume, Louisburg, Kansas, as a part of the Shannon Family Group, to acquire control of Amsterdam Baneshares, Inc., Amsterdam, Missouri, parent of Citizens Bank, Amsterdam, Missouri.	Newspaper: Federal Register:	Not available Not available
CITIZENS NATIONAL CORPORATION	* 3A3 * 18C * Branch	Citizens National Corporation, Wisner, Nebraska to acquire 100 percent of the voting shares of First National Bank of Friend, Friend, Nebraska. Citizens State Bank, Wisner, Nebraska, to merge with First National Bank of Friend, Friend, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available 03/25/2011
NATIVE AMERICAN BANCORPORATION CO.	CIC	Notification by The Eyak Corporation, Anchorage, Alaska, to acquire control of Native American Bancorporation Co., parent of Native American Bank, National Association, both in Denver, Colorado.	Newspaper: Federal Register:	Not available 03/15/2011

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 February 26, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* 18C	Comerica Bank, Dallas, Texas, to merge with Sterling Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
COMERICA INCORPORATED	* 3A3	Comerica, Inc., Dallas, Texas, to acquire 100 percent of Sterling Bancshares, Inc., Houston, Texas.	Newspaper:	Not available
			Federal Register:	Not available
TEXAS FIRST BANK	* 18C	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank, Santa Fe, Texas, and to establish nine branches at the following locations: 12402 Hwy., 6, Santa Fe, TX 77510; 6128 Hwy. 6, Hitchcock, TX 77563; 2625 South Loop 35, Alvin, TX 77511; 5675 FM 646, Dickinson, TX 77539; 4301 Hwy.3, Dickinson, TX 77539; 111 West Parkwood, Friendswood, TX 77546; 3000 FM 1764, La Marque, TX 77568; 111 South Hwy. 3, League City, TX 77573; and 2343 North Main St., Pearland, TX 77581.	Newspaper:	Not available
	* Branch		Federal Register:	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 February 26, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, 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
CASCADE BANCORP	CIC	Michael Fayne Rosinus, of Winnetka, Illinois, to acquire 0.11 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire voting shares of Bank of the Cascades, both of Bend, Oregon, and join with BOTC Holdings LLC with respect to its investment in Cascade Bancorp, resulting in a total collective acquisition of 24.46% of the voting shares of Cascade Bancorp.	Newspaper: Federal Register:	Not available 03/09/2011

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	

* Subject to the provisions of the Community Reinvestment Act