
Federal Reserve Release



H.2

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

No. 30

Week Ending July 23, 2011

Testimony and Statements

Dodd-Frank Act -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on the first anniversary of the Dodd-Frank Act.

- Published, July 21, 2011

Forms

Forms -- final Board review to extend without revision the Basel II Interagency Pillar 2 Supervisory Guidance (FR 4199).

- Approved, July 21, 2011

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$5 billion in 28-day term deposits on July 25, 2011.

- Announced, July 20, 2011

Personnel

Division of Banking Supervision and Regulation -- appointment of Kirk Odegard, Michael Sexton, and Richard Watkins as assistant directors and of Richard A. Naylor and Lisa DeFerrari as deputy associate directors.

- Announced, July 18, 2011

Management Division -- appointment of Tara Pelitere as associate director and of Elaine Boutilier as senior adviser.

- Announced, July 18, 2011

Office of the Secretary -- appointment of Michael J. Lewandowski as assistant secretary.

- Announced, July 18, 2011

Regulations and Policies

Automated Clearinghouse and Foreign Remittance -- report to Congress on the use of the automated clearinghouse system for remittance transfers to foreign countries, in accordance with the Dodd-Frank Act.

- Approved, July 13, 2011

(A/C)

Bankruptcy-Related Studies -- reports to Congress on two studies conducted by the Board, in consultation with the U.S. courts, on (1) the resolution of financial companies under the bankruptcy code and (2) international coordination relating to bankruptcy process for nonbank financial institutions, as required by the Dodd-Frank Act.

- Approved, July 13, 2011

(A/C)

Credit Rating References -- report to Congress regarding the use of credit rating references in Board regulations and efforts to develop alternative standards of creditworthiness, in accordance with the Dodd-Frank Act.

- Approved, July 21, 2011

Prepaid Cards -- report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, July 20, 2011

Risk Management Supervision -- joint report to Congress on risk management supervision of designated clearing entities, in accordance with the Dodd-Frank Act.

- Approved, July 18, 2011

Savings and Loan Holding Company Supervision -- publication for comment of notice of the Board's intention to continue to enforce certain Office of Thrift Supervision regulations after assuming supervisory responsibility for savings and loan holding companies and their non-depository subsidiaries from the OTS in July 2011, in accordance with the Dodd-Frank Act.

- Announced, July 21, 2011

Enforcement

Alterra Bank (formerly 1st Financial Bank), Overland Park, Kansas -- written agreement dated June 16, 2009, terminated June 29, 2011.

- Announced, July 21, 2011

Jones Bancshares, L.P., Waycross, Georgia, and PrimeSouth Bancshares, Inc. -- written agreement with the Federal Reserve Bank of Atlanta and the State of Georgia Department of Banking and Finance.

- Announced, July 19, 2011

Wells Fargo & Company, San Francisco, California, and Wells Fargo Financial, Inc., Des Moines, Iowa -- issuance of a consent cease and desist order and order of assessment of a civil money penalty.

- Announced, July 20, 2011

West Pointe Bancshares, Inc., Oshkosh, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, July 21, 2011

H.2 Actions under delegated authority

July 17, 2011 to July 23, 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

United Legacy Bank, Winter Park, Florida -- to establish a branch at 401 South Semoran Boulevard, Winter Park, and 425 US Highway 17-92 South, Longwood.

- Approved, July 22, 2011

Change in Bank Control

Kansas City

Native American Bancorporation Co., Denver, Colorado -- change in bank control of Native American and its subsidiary bank, Native American Bank, National Association, Denver.

- Permitted, July 20, 2011

St. Louis

Pinnacle Bancshares, Inc., Rogers, Arkansas -- change in bank control of Pinnacle and its subsidiary bank, Pinnacle Bank, Rogers.

- Permitted, July 20, 2011

San Francisco

Syringa Bancorp, Boise, Idaho -- change in bank control of Syringa and its subsidiary bank, Syringa Bank, Boise.

- Permitted, July 19, 2011

Extensions of Time

Chair, Committee on Bank Supervision

American Express Company, New York, New York -- extension to January 1, 2015, of the first-floor-period start date under the advanced approaches risk-based capital rule for bank holding companies.

- Granted, July 21, 2011

Cleveland

PNC Bank, National Association, Wilmington, Delaware -- extension to December 31, 2011, to establish an agreement corporation subsidiary, Harris Williams UK Holdings, LLC, Richmond, Virginia.

- Granted, July 22, 2011

Membership

Richmond

Great State Bank, Wilkesboro, North Carolina -- to become a member of the Federal Reserve System.

- Approved, July 20, 2011

St. Louis

The Union Bank of Mena, Mena, Arkansas -- to become a member of the Federal Reserve System.

- Approved, July 21, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
PROVIDENT BANCORP	* 3A1	Application by Provident Bancorp, Amesbury, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Provident Bancorp, Inc., Amesbury, Massachusetts, through its acquisition of 100% of the shares of The Provident Bank, Amesbury, Massachusetts, pursuant to section 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	08/01/2011
	* 3A3		Federal Register:	08/04/2011

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 July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey and Fall River, Massachusetts, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
FNB NY BANCORP, INC.	* 3A1	FNB NY Bancorp, Inc. and Modern Capital Holdings LLC ("Modern Capital"), both of New York, New York to acquire 100 percent of the voting shares of Madison National Bancorp, Inc. and Madison National Bank, both of Hauppauge, New York and become bank holding companies under Section 3(a)(1) and Modern Capital to acquire 24.9 percent of the voting shares of The Upstate National Bank, Lisbon, New York, under Section 3(a)(3) of the Bank Holding Company Act and Section 225.15 of Regulation Y.	Newspaper:	08/13/2011
	* 3A3		Federal Register:	08/15/2011

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 July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUSTOMERS BANCORP, INC	* 3A1	Customers Bancorp, Inc., Phoenixville, PA, to become a bank holding company through the reorganization of Customers Bank, Phoenixville, PA, resulting from the merger of New Century Interim Bank, Phoenixville, PA, with and into Customers Bank. Subsequently, Berkshire Bancorp, Wyomissing, PA, will merge with and into Customers Bancorp, Inc., and Berkshire Bank, Wyomissing, PA, will merge with and into Customers Bank, Phoenixville, PA.	Newspaper:	07/09/2011
	* 18C		Federal Register:	07/08/2011
	* 3A5			
PATRIOT FINANCIAL PARTNERS LP	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 24.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper:	Not available
			Federal Register:	07/21/2011
PATRIOT FINANCIAL PARTNERS LP	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 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper:	Not available
			Federal Register:	08/11/2011

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 July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	* 18C	The Commercial & Savings Bank, Millersburg, Ohio to purchase assets and assume liabilities of two branches of Premier Bank & Trust, N.A., Wooster, Ohio.	Newspaper:	Not available
			Federal Register:	Not applicable

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 July 23, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCSB BANCORP, INC.	4c8	BCSB Bancorp, Inc., Baltimore, Maryland, to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not available
CAPITAL ONE FINANCIAL CORPORATION	* 4c8	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of ING Bank, FSB, Wilmington, Delaware, and its subsidiaries, Sharebuilder Advisors, LLC Seattle, Washington, and ING Direct Investing, Inc., Seattle, Washington, and thereby engage in the activities related to operating a federal savings bank, investment financial advisory and securities brokerage services.	Newspaper: Federal Register:	Not available 08/18/2011
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION	Member	First Federal Bank, Charleston, South Carolina, to become a state member bank upon the charter conversion of First Federal Savings and Loan Association of Charleston.	Newspaper: Federal Register:	Not applicable Not applicable
SONABANK	* 18C	Sonabank, McLean, Virginia, to acquire certain assets and assume certain liabilities of the Midlothian, Virginia, branch office of Bank of Hampton Roads, Norfolk, Virginia.	Newspaper: Federal Register:	Not available Not applicable

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 July 23, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO CAM,S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international branch office located in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
HOMETOWN COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by Ranjeet Singh Sidhu, Kuala Lumpur, Malaysia, to acquire approximately 85.54 percent of the outstanding shares of Hometown Community Bancshares, and its subsidiary, Hometown Community Bank, both of Braselton, Georgia.	Newspaper:	08/29/2011
			Federal Register:	Not available

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
3370133	SUNRISE BK, COCOA BEACH, FLORIDA	02/28/2011	06/19/2011	S	Small 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 July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVANS BANCSHARES, INC.	CIC	Notice by Paul L. Martin and Pamela J. Martin, Bradenton, Florida, to gain control of Evans Bancshares, Inc., Evansdale, Iowa, and thereby indirectly control First Security State Bank, Evansdale, Iowa. Paul and Pamela Martin will collectively increase their ownership from 9.63 percent to 12.43 percent with the purchase of 2000 shares.	Newspaper: Federal Register:	Not available 08/01/2011
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust, National Association, Miami, Florida, and thereby to establish 53 branches.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust Bank, FSB, Bloomfield Hills, Michigan, and thereby to establish 13 branches.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch to be located at 800 Connecticut Avenue, NW, Suite #200, Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
SECURITY STATE BANK	* 18C * Branch	Security State Bank, New Hampton, Iowa, to merge with State Bank & Trust Company, Waverly, Iowa and as a result of the merger will establish 5 branches.	Newspaper: Federal Register:	08/09/2011 Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	<p>Notices by (1) the Henry C. Kirschner Trust B1, the Henry C. Kirschner Trust A2, David E. Kirschner and Margaret Kirschner, individually and as co-trustees of the Henry C. Kirschner Trust B1 and the Henry C. Kirschner Trust A2, the David E. Kirschner Declaration of Trust and David E. Kirschner as trustee, the Margaret Kirschner Declaration of Trust and Margaret Kirschner as trustee, The Noble Foundation, Philip and Cheryl Kirschner, Khajha Kirschner, Pamela Kirschner Bolduc, the Mary C. Kirschner 2007 Trust, and David E. Kirschner as trustee of the Mary C. Kirschner 2007 Trust, to retain, as a group acting in concert, over 25 percent of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois;(2) Margaret Kirschner, individually and as trustee and co-trustee of various trusts, to retain over 25% of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois; and 3) David E. Kirschner, individually and as trustee and co-trustee of various trusts, to retain over 25% of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois.</p>	Newspaper:	Not available
			Federal Register:	08/11/2011
VILLAGE BANK & TRUST	* 18C * Branch	Village Bank & Trust Company, Arlington Heights, Illinois, to purchase certain assets and assume certain liabilities of a branch located in 950 West Touhy Avenue, Park Ridge, Illinois, from Northbrook Bank & Trust Company, Northbrook, Illinois, and thereby to establish a branch at the same location.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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 July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANCSHARES, INC.	CIC	Notice by Teresa A. Grindstaff and Greg E. Allen, individually and as trustees of the William H. Cooper General Trust and the William H. Cooper Marital Trust, all of Farmington, Missouri, to gain voting control of First State Bancshares, Inc., Farmington, Missouri. Ms. Grandstaff and Mr. Allen also vote the shares of First State Bancshares, Inc. held by Cooper Investments, Inc., Farmington, Missouri.	Newspaper:	07/28/2011
			Federal Register:	08/03/2011

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 July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCORP, INC.	CIC	Stephen L. Grobel, Tabb, Virginia, to individually, acquire 10 percent or more of the shares of First Community Bancorp, Inc., Glasgow, Montana, and thereby indirectly acquire control of First Community Bank, Glasgow, Montana. In addition, Stephen L. Grobel and Peter J. Grobel, Helena, Montana, to join the Grobel Family Group which controls 10 percent or more of First Community Bancorp, Inc., and thereby indirectly controls First Community Bank, Glasgow, Montana.	Newspaper: Federal Register:	Not available 08/11/2011
KIRKWOOD BANCORPORATION CO.	CIC	Change in Control Notice by Robert Lynn Nelson, Cudjoe Key, Florida, to gain control of Kirkwood Bancorporation Co., Bismarck, North Dakota and thereby indirectly gain control of Kirkwood Bank and Trust Company, Bismarck, North Dakota, and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and its subsidiary Kirkwood Bank of Nevada, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 07/19/2011

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 July 23, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVERGREEN BANCORPORATION	CIC	Notification by Jeffrey N. Bradley, Morrison, Colorado, to retain control of Evergreen Bancorporation, Evergreen, Colorado, parent of Evergreen National Bank, Evergreen, Colorado.	Newspaper: Federal Register:	Not available 08/04/2011
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a de novo branch at 6440 South Higley Road, Gilber, Arizona.	Newspaper: Federal Register:	08/05/2011 Not applicable
RCB HOLDING COMPANY, INC.	CIC	Notice submitted by the Mark Elliott Robson 2007 Trust, Mark Robson, trustee; and Mark Robson, individually, all of Jackson, Wyoming and as members of the Robson Family control group, to retain control of RCB Holding Company, Inc., Claremore, Oklahoma, parent of RCB Bank, Claremore, Oklahoma.	Newspaper: Federal Register:	Not available 07/26/2011

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 July 23, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 32% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	Not available 08/05/2011
INTEGRITY BANCSHARES, INC.	* 3A1	Integrity Bancshares, Inc., Houston Texas, to become a bank holding company by acquiring 100 percent of Integrity Bank, SSB, Houston, Texas.	Newspaper: Federal Register:	Not available 08/05/2011
STRATEGIC GROWTH BANKING, LLC	* 3A1 * 4c8	Strategic Growth Banking. LLC, El Paso, Texas, and Strategic Growth Banking Partners, LLC, both of El Paso, Texas, to become bank holding companies pursuant to Section 3(a)(1) through the acquisition of Las Cruces B.R.G., Incorporated, Las Cruces, New Mexico, and thus indirectly acquire control of Bank of the Rio Grande, National Association, Las Cruces, New Mexico, and to retain control of, pursuant to Section 4(c)(8), Capital Bank, State Savings Bank, El Paso, Texas.	Newspaper: Federal Register:	07/29/2011 07/28/2011

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 July 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NBC BANK HOLDING COMPANY	CIC	Interagency Notice of Change in Control by Castle Creek Capital Partners IV, L.P. and persons that are acting with or control Castle Creek Capital Partners IV, L.P. (Castle Creek Advisors IV, LLC; Castle Creek Capital IV, LLC; John T. Pietrzak; Pietrzak Advisory Corp.; John M. Eggemeyer, III; JME Advisory Corp.; William J. Ruh; Ruh Advisory Corp.; Mark G. Merlo; Legions IV Corp.; Joseph Mikesell Thomas and Thomas Advisory Corp., all of Rancho Santa Fe, California (together, Notificants)), to acquire up to 17.8 percent of the shares of First NBC Bank Holding Company, and indirectly First NBC Bank, both of New Orleans, Louisiana, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/31/2011 08/11/2011
OPUS BANK	SLHC Formation	Opus Bank, Redondo Beach, California, requests a waiver from filing an application in connection with the acquisition of Fullerton Community Bank, FSB, Fullerton, California.	Newspaper: Federal Register:	Not applicable Not applicable
WELLS FARGO & COMPANY	Other Foreign	Prior notice from Wells Fargo International Banking Corporation, San Francisco, California, to engage in underwriting and distributing and dealing in equity securities through its wholly owned subsidiary, Wells Fargo Securities International Limited, London, England.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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