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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. 31*

*Week Ending July 30, 2011*

### Testimony and Statements

Credit Ratings Agencies -- statement by Mark E. Van Der Weide, senior associate director, Division of Banking Supervision and Regulation, before a subcommittee of the House Committee on Financial Services on references to credit ratings in Board regulations and the development of alternative standards of creditworthiness.

- Published, July 27, 2011

### Forms

Forms -- final Board review to extend without revision the Application for Membership in the Federal Reserve System (FR 2083-2083C), Federal Reserve Bank Stock Applications (FR 2030, FR 2030a, FR 2056, FR 2086, FR 2086a, and FR 2087), and Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6).

- Approved, July 28, 2011

### Personnel

Legal Division -- appointment of Laurie Schaffer as associate general counsel and Jean C. Anderson and Alison M. Thro as assistant general counsels, effective July 31, 2011.

- Announced, July 28, 2011

### Regulations and Policies

Regulation NN (Retail Foreign Exchange Transactions) -- publication for comment of a proposed rule on business-conduct standards for institutions that engage in certain foreign exchange transactions, in accordance with the Dodd-Frank Act.

- Approved, July 28, 2011

Enforcement

BANKWEST Financial, Inc., Rockford, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, July 28, 2011

Credit Agricole, S.A., Paris, France, and Credit Lyonnais, S.A. -- consent order dated January 8, 2004, terminated July 22, 2011.

- Announced, July 26, 2011

Naples Bancorp, Inc., Naples, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, July 28, 2011

Old Second Bancorp, Inc., Aurora, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, July 28, 2011

Plumas Bancorp, Quincy, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, July 28, 2011

The Royal Bank of Scotland Group plc, Edinburgh, Scotland; The Royal Bank of Scotland plc and its branches in New York and Connecticut; and The Royal Bank of Scotland N.V., Amsterdam, The Netherlands, and its branches in New York and Illinois -- issuance of a joint consent cease and desist order by the Board, New York State Banking Department, State of Connecticut Department of Banking, and State of Illinois Department of Financial and Professional Regulation.

- Announced, July 27, 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**

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a limited-service branch at 4949 SW Meadows Road, Suite 500, Lake Oswego, Oregon.

- Approved, July 29, 2011

St. Louis

The Scott County State Bank, Scottsburg, Indiana -- to establish a branch at 307 West Main Street, Austin.

- Approved, July 28, 2011

**Bank Holding Companies**

Richmond

ASB Bancorp, Inc., Asheville, North Carolina -- to become a bank holding company on the conversion of Asheville Savings Bank, S.S.B., Asheville, from a mutual to stock form of ownership.

- Approved, July 26, 2011

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- to acquire shares of CKF Bancorp, Inc., Danville.

- Approved, July 29, 2011

**Bank Mergers**

Richmond

Xenith Bank, Richmond, Virginia -- to acquire certain assets and assume certain liabilities of Virginia Business Bank, Richmond.

- Approved, July 28, 2011

**Banks, Foreign**

New York

Oversea-Chinese Banking Corporation Limited, Singapore -- to convert its agency in Los Angeles, California, to a branch.

- Withdrawn, July 26, 2011

**Change in Bank Control**

Kansas City

Keystone Investment, Inc., Keystone, Nebraska -- change in bank control of Keystone Investment and its subsidiary bank, Bank of Keystone, Keystone.

- Permitted, July 27, 2011

Minneapolis

The Tysan Corporation, Minneapolis, Minnesota -- to retain control of Tysan and its subsidiary banks, Lake Community Bank, Long Lake; Pine Country Bank, Little Falls; and Blaine State Bank, Blaine.

- Permitted, July 26, 2011

**Membership**

St. Louis

Bank of Lake Village, Lake Village, Arkansas -- to become member of the Federal Reserve System.

- Approved, July 29, 2011

**Membership**

San Francisco

Bay Commercial Bank, Walnut Creek, California -- to become a member of the Federal Reserve System.

- Approved, July 29, 2011

Boston

North Brookfield Savings Bank, North Brookfield, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, July 27, 2011

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending July 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HYDE PARK BANCORP MHC	* 3A1	Application by Hyde Park Bancorp, MHC, Hyde Park, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Hyde Park Bancorp, Inc., Hyde Park, Massachusetts, through its acquisition of 100% of the shares of Hyde Park Savings Bank, Hyde Park, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1216992	MERCANTILE B&TC, BOSTON, MASSACHUSETTS	02/14/2011	06/11/2011	O	Small Bank

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 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available Not applicable
FIRST BANCORP	CIC	Notice by Oaktree Capital Group Holdings GP, LLC, Oaktree Capital Group Holdings, L.P., Oaktree Capital Group, LLC, Oaktree AIF Holdings, Inc., Oaktree Holdings, LLC, Oaktree Holdings, Inc., OCM Holdings I, LLC, Oaktree Capital Management, L.P., Oaktree AIF Investments, L.P., Oaktree Capital I, L.P., Oaktree Fund GP I, L.P., Oaktree Fund GP III, L.P., Oaktree Principal Fund V GP, Ltd., Oaktree Fund GP AIF, LLC, Oaktree Principal Fund V GP, L.P., Oaktree Fund GP, LLC, Oaktree Principal Fund V, L.P., Oaktree Principal Fund V (Parallel), L.P., Oaktree Fund AIF Series, L.P.--Series I, Oaktree Principal Fund V (Delaware), L.P., and Oaktree FF Investment Fund AIF (Delaware), L.P., to gain control of First BanCorp, San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available Not available
WESTPAC BANKING CORPORATION	4c8	Westpac Banking Corporation, Sydney, Australia to acquire 100 percent of the voting shares of JOHCM (USA) General Partner Inc., Wilmington, Delaware, and thereby engage in financial advisory and private placement services pursuant to Sections 225.28(b)(6) and 225.28(b)(7)(iii) of Regulation Y, and serving as general partner to certain limited partnerships in accordance with the BHC Act and pursuant to prior Board orders.	Newspaper: Federal Register:	Not applicable 08/18/2011

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 30, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 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., Patriot Financial Manager, LLC. 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: Federal Register:	Not available 08/11/2011

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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
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- 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
2354985	CUSTOMERS BANK, PHOENIXVILLE, PENNSYLVANIA	11/15/2010	07/14/2011	S	Int Sm Bank
1479470	WOODLANDS BK, WILLIAMSPORT, PENNSYLVANIA	02/14/2011	07/21/2011	S	Int Sm Bank

**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 July 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available Not applicable
HEARTLAND BANK	Premises	Request by Heartland Bank, Gahanna, OH to exceed the limit of investment in premises detailed in Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
230610	HOCKING VALLEY BK, ATHENS, OHIO	04/11/2011	07/12/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 30, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASB BANCORP, INC.	* 3A1	ASB Bancorp, Inc., Asheville, North Carolina, to become a bank holding company upon the conversion of Asheville Savings Bank, S.S.B., Asheville, North Carolina, from a mutual to stock form of ownership.	Newspaper:	07/01/2011
			Federal Register:	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:	Not available
			Federal Register:	08/18/2011
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:	08/22/2011
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
821120	BANK OF THE COMMONWEALTH, NORFOLK, VIRGINIA	02/07/2011	07/25/2011	S	Int Sm Bank
1401387	OLD LINE BK, BOWIE, MARYLAND	04/11/2011	07/13/2011	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending July 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	08/08/2011

**District: 6**

**Federal Reserve Bank of Atlanta**

**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.

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 July 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
NORTHSTAR FINANCIAL GROUP, INC.	4c8	Northstar Financial Group, Inc., Bad Axe, Michigan, proposes to engage de novo in certain permissible nonbanking activities.	Newspaper: Federal Register:	Not applicable Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 30, 2011**

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

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
590949	BANK OF GENEVA, GENEVA, INDIANA	11/29/2010	05/09/2011	O	Small Bank
37743	CALUMET CTY BK, BRILLION, WISCONSIN	02/07/2011	07/11/2011	S	Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	09/20/2010	02/10/2010	S	Small Bank
371232	FIRST CMNTY B&TC, BEECHER, ILLINOIS	07/12/2010	07/24/2011	S	Small Bank
982348	IOWA ST BK, HULL, IOWA	07/19/2010	07/18/2011	S	Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	03/21/2011	07/24/2011	S	Small Bank

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 30, 2011**

<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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324854	BANK OF CROCKETT, BELLS, TENNESSEE	02/22/2011	06/15/2011	S	Small Bank
894245	MAINSTREET BK, ASHLAND, MISSOURI	03/28/2011	07/04/2011	S	Small Bank
420457	SOUTHERN CMRL BK, SAINT LOUIS, MISSOURI	07/19/2010	06/17/2011	O	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 30, 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**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
295057	SECURITY BK MN, ALBERT LEA, MINNESOTA	04/11/2011	07/25/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending July 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 275 Federal Boulevard, Denver, Colorado.	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**

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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.

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 30, 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

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending July 30, 2011**

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

**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.

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- 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
3337097	COMMONWEALTH BUS BK, LOS ANGELES, CALIFORNIA	01/18/2011	07/12/2011	NI	Int Sm Bank
1162017	UNITED SCTY BK, FRESNO, CALIFORNIA	09/27/2010	07/12/2011	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act