

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 6, 2010

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Evelyn Rome Tabas, Narberth, PA, to purchase up to 33.465% of Royal Bancshares of Pennsylvania, Inc., Narberth, PA, pursuant to Section 225.41 of Regulation Y.	Newspaper: 02/20/2010 Fed. Reg.: 02/22/2010

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

#### Section V – 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.

## Section V – Availability of CRA public evaluations

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A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
928618	AmeriServ Financial Bank, Johnstown, PA	09/21/2009	02/05/2010	S	X	

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### Quarter of

## Section VI – CRA examinations scheduled for

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*Institution*

*Location*

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None

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**SECTION VII - APPLICATIONS APPROVED**

Drexel Morgan & Co. Holdings, Radnor, PA, to form a bank holding company as part of the reorganization of The Haverford Trust Company, Radnor, PA.

**Approved: 02/04/2010**