# **Federal Reserve Release**



*H.2* 

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

No. 35

Week Ending August 27, 2011

## **Bank Holding Companies**

Capital One Financial Corporation, McLean, Virginia -- to hold public meetings in Washington, D.C., Chicago, Illinois, and San Francisco, California, on the proposal to acquire ING Bank, FSB, Wilmington, Delaware, and indirectly acquire shares of Sharebuilder Advisors, LLC, Seattle, Washington, and ING Direct Investing, Inc., and extension to October 12, 2011, of the comment period on this proposal.

- Announced, August 26, 2011

Mizuho Financial Group, Inc., Tokyo, Japan, and Mizuho Corporate Bank, Ltd. -- to acquire additional shares of Mizuho Securities Co., Ltd., Tokyo, the parent company of Mizuho Securities USA Inc., New York, New York.

- Approved, August 24, 2011

## Savings and Loan Holding Companies

Forms -- publication for comment of a two-year phase-in period for most savings and loan holding companies (SLHCs) to file Federal Reserve regulatory reports and exemption for some SLHCs from initially filing these reports.

- Announced, August 22, 2011

## Enforcement

Flagship Financial Group, Inc., Eden Prairie, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, August 25, 2011

Texas Bancshares, Inc., Snyder, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, August 25, 2011

## H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeOSDOffice of Staff Director

## **Bank Holding Companies**

### Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- to engage de novo in certain permissible nonbanking activities.

- Withdrawn, August 24, 2011

### **Boston**

Provident Bancorp (a mutual bank holding company), Amesbury, Massachusetts -- to form a stock bank holding company, Provident Bancorp, Inc., Amesbury, and to acquire The Provident Bank.

- Approved, August 24, 2011

## Bank Mergers

### Cleveland

The Commercial and Savings Bank of Millersburg, Millersburg, Ohio -- to purchase assets and assume liabilities of two branches of Premier Bank & Trust, N.A., Wooster.

- Approved, August 22, 2011

# Change in Bank Control

### Philadelphia

Heritage Oaks Bancorp, Paso Robles, California -- change in bank control of Heritage Oaks and its subsidiary bank, Heritage Oaks Bank, Paso Robles.

- Withdrawn, August 24, 2011

## Change in Bank Control

### Atlanta

Northside Bancshares, Inc., Adairsville, Georgia -- change in bank control of Northside and its subsidiary bank, Northside Bank, Adairsville.

- Permitted, August 24, 2011

### Philadelphia

Porter Bancorp, Inc., Louisville, Kentucky -- change in bank control of Porter and its subsidiary bank, PBI Bank, Louisville.

- Withdrawn, August 23, 2011

## Kansas City

Sunflower Financial, Inc., Salina, Kansas -- change in bank control of Sunflower and its subsidiary bank, Sunflower Bank, National Association, Salina.

- Permitted, August 22, 2011

## **Extensions of Time**

### Director, BS&R

BNP Paribas, Paris, France -- extension of time to divest of a merchant banking investment.

- Granted, August 24, 2011

### Boston

Mechanics Bancorp, MHC, Taunton, Massachusetts, and Mechanics Bancorp, Inc. -- extension to November 27, 2011, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Mechanics Co-operative Bank, Taunton.

- Granted, August 25, 2011

## Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commen	t Period
SALEM FIVE BANCORP	* 3A3 * 3A5 4c8	Application by Salem Five Bancorp, MHC, Salem, Massachusetts, to acquire Stoneham Savings Bank, Stoneham, Massachusetts, following its reorganization into a mutual holding company structure, and to establish Stoneham Properties, LLC, pursuant to sections 3(a)(3), 3(a)(5), 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available
Stoneham Bancorp, MHC	* 3A1	Application by Stoneham Bancorp, MHC, Stoneham, Massachusetts, to become a mutual bank holding company by acquiring Stoneham Savings Bank, Stoneham, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended. The sole purpose of the reorganization is to facilitate Salem Five Bancorp, MHCs proposed acquisition of Stoneham Savings Bank.	Newspaper: Federal Register:	Not available Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### **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

CRA

ID Institution / Location

Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution Location

FRANKLIN SVG BK FARMINGTON, MAINE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commen	t Period
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand five hundred additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available Not available
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, requests an after-the-fact approval to open a branch office located at 460 Georges Road, Dayton, Middlesex County, New Jersey.	Newspaper: Federal Register:	08/27/2011 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 Fund AIF Series, L.PSeries I, Oaktree Principal Fund V (Delaware), L.P., Oaktree FF Investment Fund AIF (Delaware), L.P., all of Los Angeles, California, to gain control of First BanCorp, San Juan, Puerto Rico.	Newspaper: Federal Register:	08/24/2011 08/24/2011
GOLDMAN SACHS BANK USA	* Branch	Goldman Sachs Bank USA, New York, New York, to establish a branch office located at 222 South Main Street, Salt Lake City, Utah, pursuant to Section 208.6 of Regulation H. (RSSD #4313409)	Newspaper: Federal Register:	08/29/2011 Not applicable

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### Federal Reserve Bank of New York

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Institution Location

SOLVAY BK SOLVAY, NEW YORK

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## Federal Reserve Bank of Philadelphia

## Filings received during the week ending August 27, 2011

Filer Filing Type Filing Proposal End of Comment Period

NONE

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### Federal Reserve Bank of Philadelphia

#### **Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

AMERISERV FNCL BK

LUZERNE BK

LUZERNE, PENNSYLVANIA

LUZERNE, PENNSYLVANIA

NEW TRIPOLI BK

NEW TRIPOLI, PENNSYLVANIA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>	
EDON BANCORP, INC.	* 3A1	Edon Bancorp, Inc., Edon, OH to become a bank holding company by acquiring 100% of the voting shares of the Edon State Bank Company of Edon, Edon, OH, pursuant to section 3(a)(1)	Newspaper: Federal Register:	Not available 09/23/2011

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### Federal Reserve Bank of Cleveland

#### **Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Richmond

## Filings received during the week ending August 27, 2011

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

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

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CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution Location ESSEX BK TAPPAHANNOCK, VIRGINIA FIRST B&TC LEBANON, VIRGINIA FIRST CAP BK GLEN ALLEN, VIRGINIA HIGHLANDS CMNTY BK COVINGTON, VIRGINIA PATAPSCO BK DUNDALK, MARYLAND VIRGINIA CMRC BK ARLINGTON, VIRGINIA WACCAMAW BK WHITEVILLE, NORTH CAROLINA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Atlanta

Filer BANCO CAM, S.A.U.	Filing Type	Filing Proposal	End of Commen	t Period
	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international branch office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BANKUNITED, INC.	* 3A1 * 4c8 4c8	BankUnited, Inc., Miami Lakes, Florida, to perform the following (1) become a bank holding company by acquiring 100 percent of the outstanding shares of Herald National Bank, New York, New York; (2) retain BankUnited, a federal savings association, and thereby continue engaging in operating a savings association, and (3) retain BankUnited Investment Services, Inc., and thereby continue engaging in serving as investment adviser.	Newspaper: Federal Register:	Not available Not available
BLUE RIDGE HOLDINGS, INC.	4c8	Blue Ridge Holdings, Inc., Atlanta, Georgia, to acquire 100 percent of the outstanding shares of SAGE Southeastern Securities, Inc., Atlanta, Georgia, and thereby engage in investment advisory activities.	Newspaper: Federal Register:	Not applicable Not available
FIRST STATE BANK OF THE FLORIDA KEYS HOLDING COMPANY	CIC	Prior change in control notice filed by Luis Enrique Cobo and Ana A. Cobo, individually, and Terry Mark Jones and April Jones, individually, all of Key West, Florida, to acquire an additional 48.708 shares of the outstanding common stock of First State Bank of the Florida Keys Holding, and its subsidiary, First State Bank of the Florida Keys, both of Key West, Florida. Total pro forma ownership for each couple will be 12.75 percent.	Newspaper: Federal Register:	Not available 09/14/2011
FOUR COUNTY BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Richard A. Dykes, Danville, Georgia; Jerry Van Dykes, Cochran, Georgia; and the Everett Dykes Estate to retain 37.3 percent of the outstanding voting shares of Four County Bancshares, Inc., and its subsidiary, Four County Bank, both of Allentown, Georgia.	Newspaper: Federal Register:	Not available Not available
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 2765 John Hawkins Parkway, Hoover, Alabama.	Newspaper: Federal Register:	Not available Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### Federal Reserve Bank of Atlanta

#### **Availability of CRA Public Evaluations**

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Institution Location

BANK INDEP FLORIDA BK SHEFFIELD, ALABAMA TAMPA, FLORIDA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Chicago

Filer ATBANCORP	Filing Type	Filing Proposal	End of Commen	t Period
	* 3A3	ATBancorp, Dubuque, Iowa, to acquire up to 100 percent of the outstanding voting shares of United American Bank, San Mateo, California.	Newspaper: Federal Register:	Not available 09/19/2011
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 09/12/2011
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 Fist 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
FIRST BANK OF BERNE	* 18C * Branch	First Bank of Berne, Berne, Indiana, to purchase substantially all of the assets and assume certain liabilities of three branches of American Trust Federal Savings Bank, Peru, Indiana, and thereby to establish 3 branches.	Newspaper: Federal Register:	09/04/2011 Not applicable
OOSTBURG BANCORP, INC.	4c8	Oostburg Bancorp, Inc., Oostburg, Wisconsin, proposes to engage in management consulting and counseling activities.	Newspaper: Federal Register:	Not applicable Not available
WAUKON STATE BANK	* 18C * Branch	Waukon State Bank, Waukon, Iowa, to merge with Viking State Bank and Trust, Decorah, Iowa. As a result of the merger, Waukon State Bank, will establish a branch office at 321 W Water Street, Decorah, Iowa and 1801 Old Stage Road, Decorah, Iowa.	Newspaper: Federal Register:	Not available Not applicable

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#### Federal Reserve Bank of Chicago

#### **Availability of CRA Public Evaluations**

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NONE

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Institution	Location
1ST SOURCE BK	SOUTH BEND, INDIANA
CENTRAL ST BK	MUSCATINE, IOWA
DEMOTTE ST BK	DEMOTTE, INDIANA
FARMERS & MRCH BK ORFORDVILLE	ORFORDVILLE, WISCONSIN
FIRST B&T	EVANSTON, ILLINOIS
FIRST ST BK BOURBON IN	BOURBON, INDIANA
INDIANA B&TC	COLUMBUS, INDIANA
IOWA ST BK	HULL, IOWA
ISABELLA BK	MOUNT PLEASANT, MICHIGAN
LINN CTY ST BK	COGGON, IOWA
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MAIN ST BK	BINGHAM FARMS, MICHIGAN
MORTON CMNTY BK	MORTON, ILLINOIS
PORT BYRON ST BK	PORT BYRON, ILLINOIS
TRI-CTY BK	BROWN CITY, MICHIGAN
UNION ST BK	ROCKWELL CITY, IOWA
WEST CHESTER SVG BK	WASHINGTON, IOWA
WHEATON B&TC	WHEATON, ILLINOIS

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>	
BANK OF STAR CITY	Member	Bank of Star City, Star City, Arkansas, to become member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### Federal Reserve Bank of St. Louis

#### **Availability of CRA Public Evaluations**

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Exam Method

NONE

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Institution	Location
CASS CMRL BK	BRIDGETON, MISSOURI
FARMERS B&TC	MAGNOLIA, ARKANSAS
FIRST FINANCIAL BK	EL DORADO, ARKANSAS
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI
HERITAGE ST BK	LAWRENCEVILLE, ILLINOIS
MISSOURI BK	WARRENTON, MISSOURI
OHIO VALLEY FNCL GROUP	HENDERSON, KENTUCKY
PEOPLES B&TC CO	TROY, MISSOURI
REELFOOT BK	UNION CITY, TENNESSEE
SIMMONS FIRST BK OF NRTHEST AR	JONESBORO, ARKANSAS
TWIN LAKES CMNTY BK	FLIPPIN, ARKANSAS

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment	t Period
CLINTON BANCSHARES, INC.	CIC	Retroactive change in control notice by Paul K. Steen, Edina, Minnesota, and James R. Steen, Fargo, North Dakota, to each retain 25% or more of the shares of Clinton Bancshares, Inc., Clinton, Minnesota, and thereby indirectly retain control of Clinton State Bank, Clinton, Minnesota.	Newspaper: Federal Register:	Not available 09/13/2011
MERCHANTS STATE BANK	* Branch	Merchants State Bank, Freeman, South Dakota, to establish a de novo branch in Irene, South Dakota.	Newspaper: Federal Register:	09/08/2011 Not applicable

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#### Federal Reserve Bank of Minneapolis

#### **Availability of CRA Public Evaluations**

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NONE

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Institution Location

CROW RIVER ST BK

DELANO, MINNESOTA

FIRST PREMIER BK

SIOUX FALLS, SOUTH DAKOTA

KANABEC ST BK

MORA, MINNESOTA

NORTHWESTERN BK

CHIPPEWA FALLS, WISCONSIN

PROFINIUM FNCL

TRUMAN, MINNESOTA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	t Period
AMERICAN STATE BANCSHARES, INC.	* 3A3	American State Bancshares, Inc., Great Bend, Kansas, to acquire 100 percent of the voting shares of Rose Hill Bancorp, Inc., parent of Rose Hill Bank, both in Rose Hill, Kansas.	Newspaper: Federal Register:	Not available 09/16/2011
FIRST KENESAW COMPANY	CIC	Notice submitted by the John A. Hohlen and Lynn A. Hohlen, Juniata, Nebraska; Mark J. Keiser and Peggy O. Keiser, Juniata, Nebraska; Gaylin R. Prior and Mary L. Prior, Hastings, Nebraska; and Dennis R. Utter and Kathryn C. Utter, Hastings, Nebraska; as members of a group acting in concert, to acquire control of First Kenesaw Company, parent of Adams County Bank, both in Kensaw, Nebraska.	Newspaper: Federal Register:	Not available Not available
UNION STATE BANC HOLDING CORPORATION	4c8	Union State Banc Holding Company, Clay Center, Kansas, to engage in insurance activities through acquisition of the assets of Republican Valley Title, LLC, both in Clay Center, Kansas.	Newspaper: Federal Register:	Not applicable 09/13/2011

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#### Federal Reserve Bank of Kansas City

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Institution Location BANK AT BROADMOOR COLORADO SPRINGS, COLORADO BANK OF CMRC YUKON, OKLAHOMA CITIZENS ST BK WISNER, NEBRASKA CONDON B&TC COFFEYVILLE, KANSAS FIRST B&TC OF FULLERTON FULLERTON, NEBRASKA FIRST ST B&TC LARNED, KANSAS **FIRSTBANK** LAKEWOOD, COLORADO GARDNER BK GARDNER, KANSAS PLATTE VALLEY ST B&TC KEARNEY, NEBRASKA ST MARYS ST BK SAINT MARYS, KANSAS STANTON ST BK STANTON, NEBRASKA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commen	t Period
AUSTIN COUNTY BANCSHARES, INC.	CIC	James Philip O'Jibway, Bellville, Texas, individually; and James Phillip O'Jibway, Kay Holmes O'Jibway, Justin Glenn Brandt, and Jill O'Jibway Brandt, all of Bellville, Texas; Jeffrey Philip O'Jibway, Joseph Austin O'Jibway, and Toby Don O'Jibway, all of Austin, Texas; Jay William O'Jibway of Fort Worth, Texas; and William Beckham Holmes Jr. and Glenda Gabbard Holmes of Boulder, Colorado, (collectively known as the "O'Jibway Family Group") to retain control of 10 percent or more of the shares of, and thereby control of Austin County Bancshares, Inc., and indirectly Austin County State Bank, both of Bellville, Texas.	Newspaper: Federal Register:	Not available 08/24/2011
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 1560 W. Magnolia Avenue, Fort Worth, Texas 76104.	Newspaper: Federal Register:	Not available Not applicable
DIRECTEX HOLDING CORPORATION	* 3A1	DirecTex Holding Corp., Tyler, Texas, to become a bank holding company by acquiring more than 25 percent but less than 50 percent of Gladewater National Bank, Gladewater, Texas.	Newspaper: Federal Register:	Not available Not available
FIRST BELLS BANKSHARES, INC.	CIC	Notice by Brian A. Collins and Gina L. Collins, both in Fort Worth, Texas (collectively the "Notificants"), to acquire 25 percent or more of the shares and thereby control of First Bells Bankshares, Inc., Bells, Texas, and indirectly The First National Bank of Bells/Savoy, Bells, Texas.	Newspaper: Federal Register:	09/08/2011 09/12/2011
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 Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### **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 CRA CRA

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commen	t Period
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., CCFW, Inc., SCJ, Inc., and CCI One Acquisition Corporation, all of Irvine, California, to acquire 100 percent of the voting securities of Santa Lucia Bancorp and thereby indirectly acquire a greater controlling interest in Santa Lucia Bank, both of Atascadero, California.	Newspaper: Federal Register:	Not available 09/02/2011
MISSION COMMUNITY BANK	* 18C	Santa Lucia Bank, Atascadero, California, to merge with and into Mission Community Bank, San Luis Obispo, California.	Newspaper: Federal Register:	Not available Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

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

RSSD

CRA

CRA

ID Institution / Location

Exam Date Public Date Rating Exam Method

NONE

NARA BK

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution Location \_\_\_\_

PACIFIC PREMIER BK

LOS ANGELES, CALIFORNIA COSTA MESA, CALIFORNIA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act