
Federal Reserve Release



H.2

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

No. 15

Week Ending April 11, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on April 6, 2009.

- Announced, April 6, 2009

Enforcement

Community Bankshares, Inc., Greenwood Village, Colorado, and Community Banks of Colorado -- written agreement with the Federal Reserve Bank of Kansas City and the Colorado Division of Banking.

- Announced, April 6, 2009

Michigan Heritage Bank, Farmington Hills, Michigan -- issuance of a consent prompt corrective action directive against the bank.

- Announced, April 7, 2009

San Joaquin Bancorp, Bakersfield, California, and San Joaquin Bank -- written agreement with the Federal Reserve Bank of San Francisco and the California Office of Financial Institutions.

- Announced, April 9, 2009

United Security Bancshares, Inc., Woodstock, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, April 6, 2009

Venture Financial Group, Inc., Dupont, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, April 7, 2009

H.2 Actions under delegated authority

April 5, 2009 to April 11, 2009

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

OSDM Office of Staff Director for Management

Bank Branches, Domestic

San Francisco

Alta Alliance Bank, Oakland, California -- to establish a branch at 601 West 5th Street, Los Angeles.

- Withdrawn, April 9, 2009

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 4400 West Markham Street, Little Rock.

- Approved, April 6, 2009

Bank Holding Companies

Richmond

Armed Forces Benefit Association, Alexandria, Virginia; AFBA Investment Trust; and 5Star Financial, LLC -- to become bank holding companies on conversion of 5Star Bank, Colorado Springs, Colorado, to a state-chartered commercial bank, and election to become financial holding companies.

- Approved, April 7, 2009

Minneapolis

The Bridger Company, Bridger, Montana -- relief from a commitment.

- Granted, April 6, 2009

Boston

Campello Bancorp, Brockton, Massachusetts -- relief from a commitment.

- Withdrawn, April 8, 2009

Bank Holding Companies

Kansas City

FSB Investments, LLC, Oklahoma City, Oklahoma -- to become a bank holding company and to acquire shares of MidWest Community Financial Corporation, Midwest City, and its subsidiary bank, The First State Bank, Canute; and to acquire American Resource Mortgage, Inc., Midwest City, and thereby engage in mortgage loan origination.

- Approved, April 9, 2009

Director, BS&R

The Goldman Sachs Group, Inc., New York, New York -- request for an exception to the Board's risk-based capital guidelines that would lower the risk weight for Regulation T margin loans.

- Granted, April 10, 2009

Chicago

Grand River Commerce, Inc., Grandville, Michigan -- to become a bank holding company and to acquire Grand River Bank (in organization), Grandville.

- Approved, April 10, 2009

New York

Investors Bancorp, MHC, Short Hills, New Jersey, and Investors Bancorp, Inc. -- to acquire American Bancorp of New Jersey, Bloomfield, and American Bank of New Jersey.

- Approved, April 10, 2009

Dallas

Jourdanton Bancshares, Inc., Jourdanton, Texas -- to become a bank holding company and to acquire Jourdanton State Bank, Jourdanton.

- Approved, April 8, 2009

Bank Holding Companies

Director, BS&R

Morgan Stanley, New York, New York -- request for an exception to the Board's risk-based capital guidelines that would lower the risk weight for Regulation T margin loans.

- Granted, April 10, 2009

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- to engage de novo in a joint venture with SilverLeaf Mortgage, LLC, Salt Lake City, Utah, in conducting mortgage banking activities.

- Approved, April 8, 2009

Atlanta

RMB Holdings, LLC, Birmingham, Alabama, and ATB Management, LLC -- to acquire shares of Americus Financial Services, Inc., Birmingham, and its subsidiary bank, Red Mountain Bank.

- Approved, April 8, 2009

Change in Bank Control

Atlanta

Claiborne Holding Company, Inc., Tazewell, Tennessee -- change in bank control of Claiborne and its subsidiary bank, First Century Bank, Tazewell.

- Permitted, April 7, 2009

Atlanta

Williston Holding Company, Williston, Florida -- change in bank control of Williston and its subsidiary bank, Perkins State Bank, Williston.

- Permitted, April 10, 2009

Extensions of Time

Richmond

HomeTown Bankshares Corporation, Roanoke, Virginia -- extension to July 7, 2009, to become a bank holding company and to acquire HomeTown Bank, Roanoke.

- Granted, April 7, 2009

Director, BS&R

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension of time and relief from certain divestiture commitments in connection with the acquisition of National City Corporation, Cleveland, Ohio.

- Granted, April 7, 2009

New York

Standard Chartered Bank, London, England -- extension to May 12, 2009, to engage de novo through its subsidiary, Standard Chartered Securities (North America) Inc., New York, New York, in financial and investment advisory activities, agency transactional services, and investment transactions as principal.

- Granted, April 9, 2009

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extensions of time and relief from certain divestiture commitments in connection with the acquisition of Wachovia Corporation, Charlotte, North Carolina.

- Granted, April 8, 2009

Membership

San Francisco

Alliance Bank of Arizona, Phoenix, Arizona -- to become a member of the Federal Reserve System.

- Withdrawn, April 9, 2009

Membership

San Francisco

First Independent Bank of Nevada, Reno, Nevada -- to become a member of the Federal Reserve System.

- Withdrawn, April 9, 2009

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on March 17 and 18, 2009, and of the conference call on February 7, 2009.

- Published, April 8, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONNECTICUT MUTUAL HOLDING COMPANY	* 3A3	Application by Connecticut Mutual Holding Company, Winsted, Connecticut, to acquire through merger Collinsville Savings Mutual Holding Company, Collinsville Stock Holding Company, and Collinsville Savings Society, all located in Collinsville, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act. In connection with the above application, Collinsville Savings Mutual Holding Company, Collinsville, Connecticut will incorporate a wholly-owned subsidiary, a stock bank holding company, called Collinsville Stock Holding Company, Collinsville, Connecticut pursuant to sections 3(a)(1) and 3(a)(3) of the BHC Act.	Newspaper:	Not available
	* 3A5		Federal Register:	05/01/2009
	* 3A1			

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 April 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMUNICATIONS CO., LTD.	FBSEA	Bank of Communication Co., Ltd., Shanghai, China, to establish a branch office in San Francisco, California, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	03/09/2009 Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citicorp Finanziaria S.p.A., Milan, Italy.	Newspaper: Federal Register:	Not applicable Not applicable
CITIGROUP INC.	Investment	Citigroup, Inc., New York, New York, pursuant to Section 211.9(f) of Regulation K to make an indirect investment in Bank Morgan Stanley AG, Zurich, Switzerland.	Newspaper: Federal Register:	Not applicable Not applicable
MORGAN STANLEY	Investment	Morgan Stanley, New York, New York, pursuant to Section 211.9(f) of Regulation K to make an indirect investment in Bank Morgan Stanley AG, Zurich, Switzerland.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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NONE					

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
Patriot Financial Partners	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 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	04/03/2009

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
GENBANC, INC.	CIC	Notice of Change in Bank Control by Timothy J. Fisher, Elizabeth M. Fisher, Linda M. Bertok, Dorothy O. Johnson, Aubrey W. Yackee, and Russell E. Yackee to retain control of GenBanc, Inc., Genoa, Ohio	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

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.

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 April 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAMPTON ROADS	* 18C * Branch	Bank of Hampton Roads, Norfolk, Virginia, to merge with Gateway Bank & Trust Co., Elizabeth City, North Carolina.	Newspaper: Federal Register:	04/27/2009 Not applicable
MIDCAP FINANCIAL HOLDINGS, LLC	* 3A1 4c8	MidCap Financial Holdings, LLC, Bethesda, Maryland, and MidCap Bank Holdings, Inc., Bethesda, Maryland, to become bank holding companies through the acquisition of 100% of the voting securities of ISN Bank, Cherry Hill, New Jersey.	Newspaper: Federal Register:	Not available 05/08/2009
MIDDLEBURG FINANCIAL CORPORATION	CIC	David L. Sokol Revocable Trust/trustee Mr. David L. Sokol, Omaha, Nebraska, to control 14.6% of Middleburg Financial Corporation, Middleburg, Virginia.	Newspaper: Federal Register:	04/28/2009 04/21/2009
Randolph Bancshares, Inc.	* 3A1	Randolph Bancshares, Inc., Asheboro, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Randolph Bank & Trust Company, Asheboro, North Carolina.	Newspaper: Federal Register:	Not available 04/17/2009

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.

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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 April 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FOUR COUNTY BANCSHARES, INC.	4c8	Four County Bancshares, Inc., Allentown, Georgia, to acquire 16.66 percent of the voting shares of Ingleside Financial Group, LLC, Macon, Georgia, and thereby engage in financial and investment advisory activities.	Newspaper: Federal Register:	Not applicable Not applicable
NASHVILLE BANK AND TRUST COMPANY	Member	Nashville Bank & Trust Company, Nashville, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
NBT Holdings Inc.	3A1	NBT Holdings Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Nashville Bank and Trust Company, both of Nashville, Tennessee.	Newspaper: Federal Register:	Not applicable Not applicable
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 7827 Montvue Center Way, Knoxville, Tennessee.	Newspaper: Federal Register:	04/17/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3126 Fincher Farm Road, Matthews, North Carolina, to be known as the McKee Farms Office.	Newspaper: Federal Register:	04/23/2009 Not applicable

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.

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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 April 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA	* 18C * Branch	Bank Iowa, Oskaloosa, Iowa, to purchase the assets and assume the liabilities of the Newton, Iowa branch of Bank Iowa, Altoona, Iowa, and to establish a branch facility at 215 West 2nd Street North, Newton, Iowa.	Newspaper: Federal Register:	Not available Not applicable
C-B-G, INC.	CIC	Notice by David E. Carpenter, Iowa City, Iowa; and Nancy A. Leahy, individually and as part of the Leahy Family (Nancy A. Leahy, Timothy J. Leahy, Brian J. Leahy, and Evan G. Leahy, all of Idaho Falls, Idaho) for permission to control 25 percent or more of the shares of C-B-G, Inc., and thereby indirectly control Community Bank, Muscatine, Iowa; Washington Bancorp, Washington, Iowa; and Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 04/14/2009
COMMUNITY FIRST FINANCIAL CORPORATION	* 3A1	Community First Financial Corporation, Kokomo, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Community First Bank of Howard County, Kokomo, Indiana.	Newspaper: Federal Register:	Not available 04/27/2009
COMMUNITY SHORES BANK CORPORATION	CIC	Notice by Bruce J. Essex, Whitehall, Michigan, Yvonne M. Essex, Whitehall, Michigan, and Bruce J. Essex, Jr., North Muskegon, Michigan, to retain 10 percent or more of the voting shares of Community Shores Bank Corporation, Muskegon, Michigan, and thereby indirectly retain control of Community Shores Bank, Muskegon, Michigan.	Newspaper: Federal Register:	04/17/2009 04/24/2009
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 29 percent to up to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/03/2009 04/14/2009
OSB FINANCIAL CORPORATION	* 3A1	OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of OSB Community Bank, Brooklyn, Michigan.	Newspaper: Federal Register:	Not available 04/10/2009
RIVER VALLEY BANCORP, INC.	CIC	Notice by Robert C. Fick, Davenport, Iowa, for permission to acquire an additional 5 percent, for an aggregate ownership of 16 percent of River Valley Bancorp, Inc., Davenport, Iowa, and thereby indirectly Valley Bank, Moline, Illinois; Freedom Bank, Sterling, Illinois; and Valley Bank, Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available 03/24/2009

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Federal Reserve Bank of Chicago

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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 April 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HELENA BANCSHARES, INC.	CIC	Notice by Mr. Terry R. Fuller, Mr. Jerry W. Fuller, Ms. Mary S. Fuller, and the estate of Ray C. Fuller (co-executors are Mr. Terry R. Fuller, Mr. Jerry W. Fuller, and Ms. Cheryl F. Heuer), all of Poplar Grove, Arkansas, as a group acting in concert, to gain control of Helena Bancshares, Inc., Helena, Arkansas.	Newspaper: Federal Register:	04/30/2009 04/24/2009
OAKSTAR BANCSHARES, INC.	CIC	Notice by Monte M. Doing, Springfield, Missouri, individually, and in concert with Glen Garrett, Purdy, Missouri; Ozark Heritage Financial Group, Inc., Springfield, Missouri; Rocky R. Levell, Naples, Florida; John E. Sherwood, Miromar Lakes, Florida; Jerry Scott Whisman, Monett, Missouri; Dennis K. Marlin, Springfield, Missouri; and Kenneth A. Schwab, Springfield, Missouri, to gain control of OakStar Bancshares, Inc., Springfield, Missouri.	Newspaper: Federal Register:	04/23/2009 Not available
SOUTHERN BANCORP BANK OF ARKANSAS	* 18C * Branch	Southern Bancorp Bank of Arkansas, Arkadelphia, Arkansas, to merge with Timberland Bank, El Dorado, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	04/30/2009 Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 April 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEARTOOTH FINANCIAL CORPORATION	* 3A1	Beartooth Financial Corporation, Billings, Montana to become a bank holding company by acquiring 100 percent of Beartooth Bank, Billings, Montana.	Newspaper: Federal Register:	04/08/2009 04/10/2009
MACKINAC FINANCIAL CORPORATION	4c8	Mackinac Financial Corporation, Manistique, Michigan, proposes to acquire 10% of Clarkston Capital Partners, LLC, Troy, Michigan, and thereby indirectly engage in financial and investment advisory activities, pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable 04/27/2009

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
JONAH BANKSHARES	* 3A1	Jonah Bankshares, Casper, Wyoming, to become a bank holding company through the acquisition of 100 percent of the voting shares of Jonah Bank, Casper, Wyoming.	Newspaper:	05/01/2009
			Federal Register:	05/01/2009
UNIVERSITY NATIONAL BANCSHARES, INC.	CIC	Notice submitted by Martin C. Bicknell, Bucyrus, Kansas, to acquire control of University National Bancshares, Inc., parent of University National Bank, both in Pittsburg, Kansas.	Newspaper:	Not available
			Federal Register:	04/16/2009

District: 10

Federal Reserve Bank of Kansas City

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 11, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
PROFESSIONAL CAPITAL, INC.	CIC	Notice by Mr. Patrick W. Hopper (as trustee of the PWH Trust UTD 3/2/94) of Henderson, Nevada, to increase his ownership and control, from 9.4 percent to 15.2 percent, of Professional Capital, Inc., Dallas, Texas, and indirectly, Professional Bank, National Association, Dallas, Texas.	Newspaper: Federal Register:	Not available Not available
TEXAS INDEPENDENT BANCSHARES, INC.	* 3A3	Texas Independent Bancshares, Inc., Texas City, Texas, to acquire 51 percent of Houston Business Bank, Houston, Texas (de novo).	Newspaper: Federal Register:	Not available 04/27/2009

District: 11

Federal Reserve Bank of Dallas

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- 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 April 11, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK OF NEVADA	* 18C	Community Bank of Nevada, Las Vegas, Nevada, to merge with Community Bank of Arizona, Phoenix, Arizona.	Newspaper: Federal Register:	Not available Not applicable
MANHATTAN BANCORP	4c8	Manhattan Bancorp, El Segundo, California, and Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA, L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to form a new wholly-owned subsidiary, MB Financial Services, Inc., El Segundo, California, which will enter into a de novo joint venture with Bodi Advisors, Inc., El Segundo, California, by acquiring approximately 70 percent of the voting shares of Bodi Capital LLC, and thereby engage in riskless principal transactions, pursuant to section 225.28(b)(7)(ii), and mortgage brokerage and loan origination activities, pursuant to section 225.28(b)(6), both of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

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