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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. 17*

*Week Ending April 24, 2010*

### Testimony and Statements

Lehman Brothers -- statement by Chairman Bernanke before the House Committee on Financial Services on the lessons from the failure of Lehman Brothers.

- Published, April 20, 2010

### Regulations and Policies

Home Mortgage Disclosure -- to hold four public hearings on potential revisions to Regulation C, which implements the Home Mortgage Disclosure Act, at the Federal Reserve Bank of Atlanta on July 15; the Federal Reserve Bank of San Francisco on August 5; the Federal Reserve Bank of Chicago on September 16; and the Board in Washington, D.C. on September 24, 2010.

- Announced, April 23, 2010

### Enforcement

Ameri-National Corporation, Overland Park, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, April 20, 2010

The Bank of Currituck, Moyock, North Carolina -- written agreement with the Federal Reserve Bank of Richmond and the North Carolina Office of the Commissioner of Banks.

- Announced, April 22, 2010

First National Financial Services, Inc., Elk River, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, April 19, 2010

Heritage Bank, Topeka, Kansas -- prompt corrective action directive dated March 26, 2009, terminated April 13, 2010.

- Announced, April 21, 2010

**Enforcement**

PB Financial Group, Inc., Denver, Colorado, and Premier Bank -- issuance of a consent cease and desist order by the Board and the Colorado Division of Banking.

- Announced, April 22, 2010

## **H.2 Actions under delegated authority**

**April 18, 2010 to April 24, 2010**

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**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**

#### Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 1433 5th Street, Santa Monica, California; 824 Fair Oaks Avenue, South Pasadena; and 625 South Melrose Drive, Vista.

- Approved, April 21, 2010

#### Richmond

Frederick County Bank, Frederick, Maryland -- to establish a branch at 103 Monocacy Boulevard, Frederick.

- Approved, April 23, 2010

#### St. Louis

Midland States Bank, Effingham, Illinois -- to establish a branch at 1540 Route 59, Joliet.

- Approved, April 21, 2010

### **Bank Holding Companies**

#### New York

BCB Bancorp, Inc., Bayonne, New Jersey -- waiver of application to acquire Pamrapo Bancorp, Inc., Bayonne, in connection with the merger of their respective subsidiaries, BCB Community Bank and Pamrapo Savings Bank, S.L.A.

- Granted, April 23, 2010

**Bank Holding Companies**

Kansas City

Colorow Investment Corp, Greenwood Village, Colorado, and Colorow Partners, LLC -- to become bank holding companies and to acquire TBHC, Inc., Englewood, and thereby acquire Centennial Bank, Centennial.

- Approved, April 21, 2010

Kansas City

CrossFirst Holdings, LLC, Overland Park, Kansas -- to acquire shares of Town & Country Bank, Leawood.

- Approved, April 19, 2010

St. Louis

Du Quoin State Bank ESOP, Du Quoin, Illinois -- to become a bank holding company and to retain its interest in Perry County Bancorp, Inc., Du Quoin, and thereby indirectly acquire Du Quoin State Bank.

- Approved, April 20, 2010

Atlanta

GulfShore Bancshares, Inc., Tampa, Florida -- to become a bank holding company and to acquire GulfShore Bank, Tampa.

- Approved, April 19, 2010

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Approved, April 22, 2010

Bank Mergers

Chicago

Ames Community Bank, Ames, Iowa -- to merge with VisionBank of Iowa, Grimes, and thereby establish a branch.

- Approved, April 21, 2010

Chicago

First Midwest Bank, Itasca, Illinois -- to purchase certain assets and assume certain deposits and other liabilities of Peotone Bank and Trust Company, Peotone, and thereby establish branches.

- Approved, April 23, 2010

Kansas City

First State Bank of Hotchkiss, Hotchkiss, Colorado -- to merge with Paonia State Bank, Paonia; Paonia Financial Services, Inc.; Colorado Mountain Bank, Westcliffe; and Orchard Valley Financial Corporation, Hotchkiss, and thereby establish branches; and to operate as First State Bank of Colorado.

- Approved, April 20, 2010

Kansas City

First State Bank, Lincoln, Nebraska -- to purchase certain assets and assume certain liabilities of Farmers Bank, Lincoln, and De Witt State Bank, De Witt, and thereby establish branches.

- Approved, April 23, 2010

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to purchase certain assets and assume certain deposits and other liabilities of Lincoln Park Savings Bank, Chicago, and thereby establish branches.

- Approved, April 23, 2010

**Bank Mergers**

Chicago

Wheaton Bank & Trust Company, Wheaton, Illinois -- to purchase certain assets and assume certain deposits and other liabilities of Wheatland Bank, Naperville, and thereby establish a branch.

- Approved, April 23, 2010

**Banks, Foreign**

New York

Banco do Brasil, S.A., Brasilia, Brazil -- to establish a representative office in Orlando, Florida.

- Withdrawn, April 22, 2010

**Financial Holding Companies**

Philadelphia

Tower Bancorp Inc., Harrisburg, Pennsylvania -- election to become a financial holding company.

- Effective, April 22, 2010

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 24, 2010**

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



**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.

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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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 24, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN COMMUNITY BANCORP INC.	* 3A1	American Community Bancorp Inc., to become a bank holding company by acquiring 100 percent of American Community Bank, both of Glen Cove, New York.	Newspaper: Federal Register:	05/10/2010 05/07/2010
BNP PARIBAS	Foreign Branch	BNP Paribas, Paris, France, to establish an additional branch office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not applicable 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 investment in BGH International Holdings LLC, New Castle, Delaware.	Newspaper: Federal Register:	Not applicable Not applicable
GREENFIELD ACQUISITION COMPANY L.L.C.	CIC	Notice by GAP V Bankvest, LLC, Greenfield Acquisition Company V, LLC, Greenfield Acquisition Partners V, LP, GAP V Management, LLC, Greenfield Partners, LLC, all of South Norwalk, Connecticut, and Eugene A. Gorab, Fairfield, Connecticut, to gain direct control of Alcar LLC, New York, New York, and indirect control of Darien Rowayton Bank, Darien, Connecticut.	Newspaper: Federal Register:	05/10/2010 Not available
MACQUARIE BANK LIMITED	FBSEA	Macquarie Bank Ltd., Sydney, Australia, to establish one additional representative office in Chicago, Illinois, pursuant to Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper: Federal Register:	05/12/2010 Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 24, 2010

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 19.9 percent of Florida Business Bancgroup, Inc., Tampa, FL.	Newspaper:	Not available
			Federal Register:	Not available
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

**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	

\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by Hometown Bancshares, Inc. 401(k) Profit Sharing Plan (Tammy Rae Waggoner, Trustee), Middlebourne, WV to retain control of 10.77 percent of the outstanding voting shares of Hometown Bancshares, Inc., Middlebourne, WV.	Newspaper:	05/11/2010
			Federal Register:	Not available
PNC BANK, NATIONAL ASSOCIATION	Other Foreign	Application by PNC Bank, N.A., Pittsburgh, Pennsylvania, to establish an agreement corporation subsidiary, Harris Williams UK Holdings LLC, Richmond, Virginia, pursuant to section 211.5(g) of Regulation K	Newspaper:	Not applicable
			Federal Register:	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.

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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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 24, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST CAROLINA BANCSHARES CORPORATION	CIC	David Muldrow Beasley, Society Hill, South Carolina, to individually retain 27.05% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina. Additionally, David Muldrow Beasley, Henry Wesley Beasley, Richard Lewis Beasley, and Richard Lee Beasley, as a group acting in concert, to retain 71.04% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina.	Newspaper: Federal Register:	Not available 04/19/2010
FIRST MARINER BANCORP	CIC	Irving Schwarzbaum, West Orange, New Jersey, individually and as a member of a group comprised of Elisa Schwarzbaum, West Orange, New Jersey, Michelle Schwarzbaum, West Orange, New Jersey, Shelly Schwarzbaum, Rehovot, Israel, David Schwarzbaum, Rehovot, Israel, Arye Schwarzbaum, Rehovot, Israel, Yair Schwarzbaum, Rehovot, Israel, Henry Schwarzbaum, Rehovot, Israel, and Leonard Schwarzbaum, Scarsdale, New York, acting in concert, to acquire up to 14.1% of the voting shares of First Mariner Bancorp, Baltimore, Maryland.	Newspaper: Federal Register:	Not available Not available
PEOPLES BANCORPORATION, INC.	CIC	Robert E. Dye, Jr., Lane W. Dye, Alexander C. Dye, Amy S. Dye, Brenda W. Dye, Devon A. Young, Cassi A. Young, and Taylor W. Young, all of Easley, South Carolina; with Gary G. Wells, Helen T. Wells, and the Joe A. Young Trust, of Greenville, South Carolina, and other family members as a group acting in concert to retain 14.78% control of Peoples Bancorporation, Inc., Easley, South Carolina.	Newspaper: Federal Register:	Not available 05/04/2010



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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1161029	BANK OF HAMPTON ROADS, NORFOLK, VIRGINIA	12/07/2009	04/01/2010	S	Int Sm Bank
105071	PATAPSCO BK, DUNDALK, MARYLAND	11/16/2009	04/05/2010	S	Small 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 April 24, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK MENDES GANS N.V.	FBSEA	Bank Mendes Gans N.V., Amsterdam, Netherlands, to establish a representative office in Marietta, Georgia.	Newspaper:	05/14/2010
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending April 24, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHESTNUT BANCORP, INC	* 3A1	Chestnut Bancorp, Inc., Chestnut, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Chestnut, Chestnut, Illinois.	Newspaper: Federal Register:	Not available 04/21/2010
DENTEL BANCORPORATION	* 3A3	Dentel Bancorporation, Victor, Iowa, to acquire 100 percent of Panora State Bank, Panora, Iowa.	Newspaper: Federal Register:	05/07/2010 05/14/2010
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust and Hometown Community Bancorp, Inc., both located in Morton, Illinois, to merge with TSB Financial, Inc., Tremont, Illinois, and thereby indirectly acquire Tremont Savings Bank, Tremont, Illinois, and the related application by Morton Community Bank, Morton, Illinois, to merge with Tremont Savings Bank, Tremont, Illinois, and thereby to establish two branches.	Newspaper: Federal Register:	Not available 05/14/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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653433	FARMERS ST BK WESTERN IL, ALPHA, ILLINOIS	12/07/2009	04/15/2010	S	Small Bank
465243	GARRETT ST BK, GARRETT, INDIANA	12/07/2009	04/18/2010	S	Small Bank
651541	IOWA ST B&TC, FAIRFIELD, IOWA	12/14/2009	04/16/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending April 24, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTHERN BANCORP BANK	* Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 206 Airport Road, Hot Springs, Arkansas.	Newspaper:	04/28/2010
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 24, 2010**

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



**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
659855	FIRST INTRST BK, BILLINGS, MONTANA	05/11/2009	01/02/2010	O	Large Bank
132152	FIRST ST BK OF WARNER, WARNER, SOUTH DAKOTA	04/27/2009	08/11/2009	S	Small Bank
65559	PIONEER B&TC, BELLE FOURCHE, SOUTH DAKOTA	09/14/2009	01/12/2010	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending April 24, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CROSSFIRST HOLDINGS, LLC	4c8	CrossFirst Holdings, LLC, proposes to engage in lending activities through CFSA, LLC, both in Overland Park, Kansas.	Newspaper: Federal Register:	Not applicable 05/12/2010
F.S.B. PROPERTIES, INC.	CIC	Notice submitted by Christopher Key Jordan, Stigler, Oklahoma, and Kelly Dawn Jordan-Davis, Indianola, Oklahoma, as trustees of the Christopher Key Jordan 2008 Trust and the Kelly Dawn Jordan-Davis 2008 Trust, to acquire control of F.S.B. Properties, Inc., and thereby indirectly acquire control of Farmers State Bank, both in Quinton, Oklahoma.	Newspaper: Federal Register:	Not available Not available
FIDELITY BANC CORPORATION, DODGE CITY, KANSAS	CIC	Notification by Benjamin F. Zimmerman, Dodge City, Kansas, individually; and Benjamin F. Zimmerman, Candace M. Zimmerman, Dodge City, Kansas, and L. Suzanne Zimmerman, Beaverton, Oregon, as members of a family group acting in concert, to retain control of Fidelity Banc Corporation, parent of The Fidelity State Bank & Trust Company, both of Dodge City, Kansas.	Newspaper: Federal Register:	05/05/2010 05/04/2010
KANSAS PACIFIC INVESTMENTS, LLC	CIC	Notice submitted by Stacey Seibel, Hays, Kansas, as trustee of the Alan E. States 2010 Irrevocable Trust and the Carolyn Lea States 2010 Irrevocable Trust, to acquire control of Kansas Pacific Investments, LLC, and thereby indirectly acquire control of First National Bank, both in Hays, Kansas.	Newspaper: Federal Register:	04/30/2010 05/05/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
900258	OREGON TRAIL BK, GUERNSEY, WYOMING	12/14/2009	03/16/2010	S	Small Bank

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 April 24, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK	* Branch	Community Bank, Granbury, Texas, to establish a branch at 500 S. Morgan Street, Granbury, Texas 76048.	Newspaper:	05/01/2010
			Federal Register:	Not applicable
GREEN BANCORP, INC.	CIC	Notice by Friedman Fleischer & Lowe Capital Partners III, LP; Friedman Fleischer & Lowe Parallel Fund III, LP; FFL Individual Partners III, LP; FFL Executive Partners III, LP; Friedman Fleischer & Lowe GP III, LP; Friedman Fleischer & Lowe GP III, LLC, all of San Francisco, CA; and Tully M. Friedman, San Francisco, CA; Spencer C. Fleischer, San Francisco, CA; David L. Lowe, Danville, CA; and Christopher A. Masto, San Francisco, CA; as the managing members, to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Green Bancorp, Inc, and indirectly control its subsidiary, Green Bank, N.A, both of Houston, Texas.	Newspaper:	05/02/2010
			Federal Register:	05/03/2010
GREEN BANCORP, INC.	CIC	Notice by Harvest Partners, LP; Harvest Partners V, LP; Harvest Strategic Associates V, LP; Harvest Associates V, LP; Harvest Associates V, LLC; IST Associates, LLC; Harvest Advisors V, LLC; IST Advisors, LLC, all of New York, NY ; and Ira Kleinman, New York, NY; Thomas Arenz, Greenwich, CT; Stephen Eisenstein, Larchmont, NY; and Andrew M. Schoenthal, New York, NY; as managing members, to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Green Bancorp, Inc., and indirectly control its subsidiary, Green Bank, N. A, both of Houston, Texas.	Newspaper:	05/02/2010
			Federal Register:	05/03/2010
GREEN BANCORP, INC.	CIC	Notice by PBRA, LLC, New York, NY; Pine Brook Road Associates, L. P. New York, NY; Pine Brook Capital Partners, L. P., New York, NY; Pine Brook Capital Partners (Cayman), L. P.; George Town, Cayman Islands; Pine Brook Capital Partners (SSP), L. P., New York, NY; and Howard Newman, Bedford, NY; Eric W. Leathers, New York, NY; and William L. Spiegel, New York, NY; as the managing members, to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Green Bancorp, Inc, and indirectly control its subsidiary, Green Bank, N. A, both of Houston, Texas.	Newspaper:	05/04/2010
			Federal Register:	05/03/2010
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Town Center Bank, McKinney, Texas.	Newspaper:	Not available
			Federal Register:	Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**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.

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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 April 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available Not available
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper: Federal Register:	Not available 01/29/2010
MISSION VALLEY BANCORP	CIC	The Bagge Family Trust (Claire & John Bagge, Trustees), of Sunland, California, to acquire 10 percent or more of the voting shares of Mission Valley Bancorp, and thereby indirectly acquire Mission Valley Bank, both of Sunland, California.	Newspaper: Federal Register:	04/26/2010 05/07/2010
NORTH ASIA INVESTMENT CORPORATION	* 3A1	North Asia Investment Corporation, Seoul, Korea, to become a bank holding company by acquiring 100 percent of Pacific City Financial Corporation, and indirectly its subsidiary, Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	04/15/2010 Not available
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available 04/27/2010

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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