
Federal Reserve Release



H.2

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

No. 37

Week Ending September 10, 2011

Forms

Forms -- initial Board review to implement (1) two government-issued, general-use prepaid card surveys: Issuer survey (FR 3063a) and Government survey (FR 3063b), and (2) two interchange transaction fees surveys: Debit card issuer survey (FR 3064a) and Payment card network survey (FR 3064b).

- Proposed, September 6, 2011

Forms -- initial Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas (Reg H-2).

- Proposed, September 9, 2011

Enforcement

Community Pride Bank Corporation, Ham Lake, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, September 6, 2011

JCO Ventures, LLC, Union, South Carolina; JCO Partners, L.P.; JCO Partners II, L.P.; HAO Management Company, LLC; HAO Partners, L.P.; HAO Partners II, L.P.; FOJ Management Company, LLC; FOJ Partners, L.P.; FOJ Partners II, L.P.; and Arthur Financial Corporation -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, September 6, 2011

Stonebridge Financial Corp., West Chester, Pennsylvania -- written agreement with the Federal Reserve Bank of Philadelphia.

- Announced, September 8, 2011

H.2 Actions under delegated authority

September 4, 2011 to September 10, 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

Goldman Sachs Bank USA, New York, New York -- to establish a branch at 222 South Main Street, Salt Lake City, Utah.

- Approved, September 9, 2011

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 2765 John Hawkins Parkway, Hoover, Alabama.

- Approved, September 6, 2011

Bank Holding Companies

Atlanta

Commerce Union Bancshares, Inc., Springfield, Tennessee -- to become a bank holding company and to acquire Commerce Union Bank, Springfield.

- Approved, September 7, 2011

Boston

Hyde Park Bancorp, MHC, Boston, Massachusetts -- to form a stock bank holding company, Hyde Park Bancorp, Inc., Boston, and to acquire Hyde Park Savings Bank.

- Approved, September 7, 2011

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire Elgin State Bancorp, Inc., Elgin, and thereby acquire Elgin State Bank.

- Approved, September 9, 2011

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of First National Bank of Florida, Milton, Florida, and thereby establish branches.

- Withdrawn, September 6, 2011

Chicago

St. Charles Bank & Trust Company, St. Charles, Illinois -- to merge with Elgin State Bank, Elgin, and thereby establish branches.

- Approved, September 9, 2011

Chicago

Waukon State Bank, Waukon, Iowa -- to merge with Viking State Bank and Trust, Decorah, and thereby establish branches.

- Approved, September 8, 2011

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, September 9, 2011

Change in Bank Control

Minneapolis

First Community Bancorp, Inc., Glasgow, Montana -- change in bank control of First Community and its subsidiary bank, First Community Bank, Glasgow.

- Permitted, September 8, 2011

Change in Bank Control

Chicago

Hometown Bancorp, Ltd., Fond du Lac, Wisconsin -- change in bank control of Hometown and its subsidiary bank, Hometown Bank, Fond du Lac.

- Permitted, September 6, 2011

Chicago

Town and Country Financial Corporation, Springfield, Illinois -- to retain control of Town and Country and its subsidiary banks, Town and Country Bank, Springfield, and Logan County Bank, Lincoln.

- Permitted, September 9, 2011

Extensions of Time

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to December 16, 2011, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, September 6, 2011

Boston

Newburyport Five Cents Bancorp, MHC, Newburyport, Massachusetts, and Newburyport Five Cents Bancorp, Inc. -- extension to December 7, 2011, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Newburyport Five Cents Savings Bank, Newburyport.

- Granted, September 6, 2011

Extensions of Time

New York

The Bank of New York Mellon, New York, New York -- extension to September 8, 2012, for its subsidiary, Mellon Overseas Investment Corporation, Greenville, Delaware, to establish BNY Mellon Banco S.A., Rio de Janeiro, Brazil.

- Granted, September 7, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
SALEM FIVE BANCORP	* 3A3	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:	09/26/2011
	* 3A5		Federal Register:	09/26/2011
	4c8			
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:	Not available
			Federal Register:	09/26/2011

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 September 10, 2011**

Filer	Filing Type	Filing Proposal	End of Comment 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
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire BFS Bancorp, MHC, Brooklyn Federal Bancorp, Inc. and Brooklyn Federal Savings Bank, all of Brooklyn, New York and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/28/2011
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a branch office located at 4 High Ridge Park, City of Stamford, Fairfield County, Connecticut.	Newspaper: Federal Register:	09/20/2011 Not applicable
RBC DEXIA INVESTOR SERVICES BANK S.A.	FBSEA	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Luxembourg, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.24(a) (1) of Regulation K.	Newspaper: Federal Register:	Not available 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 September 10, 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., Patriot Financial Managers 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 Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper: Federal Register:	Not available 09/20/2011
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 09/21/2011

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 September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEVIOT MUTUAL HOLDING COMPANY	* MHC	Cheviot Mutual Company, Cheviot, Ohio proposes to convert to stock form and merge with Cheviot Financial Corp., Cheviot, Ohio, which proposes to become a savings and loan holding company by acquiring 100 percent of Cheviot Savings Bank, Cheviot, Ohio	Newspaper:	Not available
	Conversion		Federal Register:	Not available
	* SLHC			
	Formation			

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ECB BANCORP, INC.	CIC	FIE I LLC, Newport Beach, California, a Delaware limited liability company; PIMCO BRAVO Fund, L.P., Newport Beach, California, a Delaware limited partnership; PIMCO GP IX, LLC, Newport Beach, California, a Delaware limited partnership; Pacific Investment Management Company LLC, Newport Beach, California, a Delaware limited liability company; PIMCO BRAVO Fund Special Offshore Feeder I, L.P., Newport Beach, California, a Cayman Islands exempted limited partnership; PIMCO BRAVO Fund Special Onshore Feeder I, L.P., Newport Beach, California, a Delaware limited partnership; PIMCO BRAVO Fund Offshore Feeder I, L.P., Newport Beach, California, a Cayman Islands exempted limited partnership; PIMCO BRAVO Fund Onshore Feeder I, L.P., Newport Beach, California, a Delaware limited partnership; PIMCO BRAVO Fund Special Onshore Feeder (TE) I, L.P., Newport Beach, California, a Delaware limited partnership; PIMCO BRAVO Holding Fund I, L.P., Newport Beach, California, a Cayman limited partnership; Allianz Global Investors of America L.P., Newport Beach, California, a Delaware limited partnership; Allianz Global Investors of America LLC, Newport Beach, California, a Delaware limited liability company; Allianz Global Investors U.S. Holding II LLC, Newport Beach, California, a Delaware limited liability company; PFP Holdings, Inc., Newport Beach, California, a Delaware corporation; Allianz Global Investors of America Holdings Inc., Munich, Germany, a Delaware corporation; Allianz Global Investors Aktiengesellschaft, Munich, Germany, a German corporation; Allianz of America, Inc., Novato, California, a Delaware corporation; Allianz Finanzbeteiligungs GMBH, Munich, Germany, a German limited liability company; and Allianz SE, Munich, Germany, a German corporation, intend to apply to the Federal Reserve Board for permission to control up to 24.9% of the voting shares of ECB Bancorp, Inc.	Newspaper:	09/22/2011
			Federal Register:	Not available
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Falls Church, Virginia, to establish a branch at 5860 Columbia Pike, Suite 104, Bailey's Crossroads, Virginia.	Newspaper:	09/23/2011
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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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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 September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO CAM, S.A.U.	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
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 09/16/2011
TRADE STREET BFHI HOLDINGS, LLC	* 3A1	Trade Street Investment Services, LLC, along with Trade Street BFHI Holdings, LLC, Trade Street Financial Holdings, LLC, all of Aventura, Florida, and Florida Carpenters Regional Council Pension Fund, Hialeah, Florida, to become bank holding companies by acquiring 52.41 percent of the outstanding shares of stock of Broward Financial Holdings, Inc., and its subsidiary, Broward Bank of Commerce, both of Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available 10/07/2011

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATBANCORP	* 3A3	ATBancorp, Dubuque, Iowa, to acquire up to 100 percent of the outstanding voting shares of United American Bank, San Mateo, California.	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	09/12/2011

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
HEBER SPRINGS STATE BANK	* 18C * Branch	Heber Springs State Bank, Heber Springs, Arkansas, to purchase certain assets and assume deposit and certain other liabilities of the Concord branch of First Arkansas Bank & Trust, Jacksonville, Arkansas, and to retain the acquired facility as a branch.	Newspaper:	09/20/2011
			Federal Register:	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 September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
Mountain Iron Holdings LLC	* 3A1	Mountain Iron Holdings, LLC, Buhl, Minnesota, to become a bank holding company by acquiring 100 percent of Timberland Bancorporation, Buhl, Minnesota, and thereby indirectly acquire First National Bank of Buhl, Buhl, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment 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:	09/17/2011 09/16/2011
EQUITY BANCSHARES, INC.	* 3A3	Equity Bancshares, Inc., Wichita, Kansas, to acquire 100 percent of the voting shares of the University National Bank of Lawrence, Lawrence, Kansas.	Newspaper: Federal Register:	Not available 10/07/2011
WEED INVESTMENT GROUP, INC.	CIC	Notification by Gregory J. Weed, Cheyenne Wells, Colorado, to acquire control of Weed Investment Group, Inc., parent of The Eastern Colorado Bank, both in Cheyenne Wells, Colorado.	Newspaper: Federal Register:	Not available 09/20/2011

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
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment 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 CORP.	* 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 09/26/2011
FIRSTPERRYTON BANCORP, INC.	CIC	Notice by Carl W. Ellis, Imperial Beach, California, individually; and (i) Carl W. Ellis; Linda Ellis McGarraugh, Perryton, Texas; and Benjamin Drew Ellis, II, Perryton, Texas as a group acting in concert; and (ii) Timothy Rodgers Ellis, Big Spring, Texas; Kenneth Ellis, Austin, Texas; and Donald Smith Ellis, Amarillo, Texas, as a group acting in concert (together, the "Notificants") to acquire 10 percent or more of the shares and thereby control of FirstPerryton Bancorp, Inc., Perryton, Texas, and indirectly control FirstBank Southwest, Amarillo, Texas.	Newspaper: Federal Register:	Not available 09/21/2011
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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIDD PARTNERS, LTD.	CIC	Notice by Steven Gregory Kidd, Plano, Texas, individually and as trustee for The Greg Kidd 2010 Trust, The John Luster Kidd 2011 Family Trust, and as co-trustee for The Family Trust; John Luster Kidd, Tyler, Texas, individually and as trustee for The Greg and Shelly Kidd 2011 Trust, The Luster Kidd 2010 Trust, and as co-trustee for The Family Trust; and collectively Steven Gregory Kidd and John Luster Kidd as the Kidd Family Group intend to apply to the Federal Reserve Board for permission to reorganize their ownership interest and otherwise acquire control of Kidd Partners, Ltd., Tyler, Texas and indirectly acquire 100 percent of Chandler Bancorp, Inc., Tyler, Texas and 100 percent of Chandler Bancorp of Nevada Inc., Carson City, Nevada and 100 percent of Citizens State Bank, Tyler, Texas.	Newspaper:	Not available
			Federal Register:	Not available
UNITED BANK OF EL PASO DEL NORTE	* Branch	United Bank of El Paso Del Norte, El Paso, Texas, to establish a branch to be located at 401 E. Main Street, El Paso, Texas, 79901.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

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 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 September 10, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
MISSION COMMUNITY BANK	* 18C	Santa Lucia Bank, Atascadero, California, to merge with and into Mission Community Bank, San Luis Obispo, California.	Newspaper:	Not available
			Federal Register:	Not applicable
NARA BANCORP, INC.	* 3A5	Nara Bancorp, Inc. to acquire Center Financial Corporation, and thereby indirectly acquire Center Bank, all of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	10/07/2011

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	

* Subject to the provisions of the Community Reinvestment Act