Federal Reserve Release



H.2

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

No. 38

Week Ending September 17, 2011

Board of Governors of the Federal Reserve System, Washington, DC 20551

<u>Forms</u>

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with Regulation GG (FR 4026).

- Proposed, September 14, 2011

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$5 billion in 28-day term deposits on September 19, 2011.

- Announced, September 14, 2011

Personnel

Division of Monetary Affairs -- appointment of Joyce Zickler as senior adviser.

- Announced, September 15, 2011

Regulations and Policies

Regulation B (Equal Credit Opportunity) -- final amendment to provide that motor vehicle dealers are not required to comply with new data-collection requirements in the Dodd-Frank Act until the Board issues final regulations to implement the statutory requirements.

- Approved, September 14, 2011

Regulation II (Debit Card Interchange Fees and Routing) -- issuance of a Small Entity Compliance Guide regarding the Board's debit card interchange rule.

- Approved, September 12, 2011

Reserve Bank Operations

Federal Reserve Bank of Kansas City -- appointment of Esther George as president, effective October 1, 2011.

- Approved, September 14, 2011

(A/C) = Addition or Correction

Enforcement

Pinnacle Bank Holding Company, Inc., Orange City, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, September 13, 2011

H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

September 11, 2011 to September 17, 2011

RBOPS Reserve Bank Operations and Payment Systems
 IF International Finance
 OSD Office of Staff Director

Bank Branches, Domestic

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 1560 West Magnolia Avenue, Fort Worth.

- Approved, September 12, 2011

Secretary

Silicon Valley Bank, Santa Clara, California -- to establish a branch at 2770 Sand Hill Road, Menlo Park.

- Approved, September 13, 2011

Chicago

Wheaton Bank & Trust Company, Wheaton, Illinois -- to establish a branch at 5 South Washington Street, Naperville.

- Approved, September 16, 2011

Bank Holding Companies

Minneapolis

Central Bancshares, Inc., Golden Valley, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, September 16, 2011

Kansas City

Farmers and Merchants Bancshares, Inc., Crescent, Oklahoma -- to acquire Farmers & Merchants Bank, Crescent.

- Approved, September 12, 2011

(A/C) = Addition or Correction

Bank Holding Companies

St. Louis

First Bancorp of Indiana, Inc., Evansville, Indiana -- to become a bank holding company through the conversion of First Federal Savings Bank, Evansville, from a savings bank to a state-chartered commercial bank.

- Approved, September 15, 2011

Kansas City

Mabrey Bancorporation, Inc., Okmulgee, Oklahoma -- to engage indirectly in mortgage lending activities through the acquisition of an interest in Century Home Mortgage of Oklahoma, LLC, Tulsa, by Mabrey's subsidiary bank, Citizens Security Bank & Trust Company, Bixby.

- Approved, September 16, 2011

Minneapolis

Mountain Iron Holdings, LLC, Buhl, Minnesota -- to become a bank holding company and to acquire Timberland Bancorporation, Buhl, and thereby acquire First National Bank of Buhl.

- Returned, September 14, 2011

Kansas City

Union State Banc Holding Corporation, Clay Center, Kansas -- to engage in insurance activities through acquisition of the assets of Republican Valley Title, LLC, Clay Center.

- Approved, September 16, 2011

Bank Mergers

Kansas City

Cornerstone Bank, York, Nebraska -- to purchase certain assets and assume certain liabilities of First State Bank, Shelton, and thereby establish a branch.

- Approved, September 13, 2011

Chicago

First Bank of Berne, Berne, Indiana -- to purchase substantially all of the assets and assume certain liabilities of three branches of AmericanTrust Federal Savings Bank, Peru, and thereby establish branches.

- Approved, September 12, 2011

Extensions of Time

St. Louis

Carlson Bancshares, Inc., West Memphis, Arkansas -- extension to December 10, 2011, to acquire shares of Central Bancshares, Inc., Little Rock, and thereby acquire Central Bank.

- Granted, September 13, 2011

Director, BS&R

Citigroup Inc., New York, New York -- extension of time for Citigroup Realty Services to divest certain real estate.

- Granted, September 14, 2011

Atlanta

Hometown Community Bancshares, Inc., Braselton, Georgia -- extension to September 17, 2012, for change in bank control of Hometown and its subsidiary bank, Hometown Community Bank, Braselton.

- Granted, September 12, 2011

(A/C) = Addition or Correction

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commen	t Period
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 09/26/2011
WELLESLEY BANCORP INC	* 3A1	Wellesley Bancorp, Inc., Wellesley, Massachusetts to acquire 100% of the outstanding capital stock of Wellesley Bank, Wellesley, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the bank from mutual to stock form.	Newspaper: Federal Register:	Not available Not available

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

RSSD ID	Institution / Location			Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

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:	09/15/2011 09/26/2011
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
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:	10/02/2011 Not applicable

Federal Reserve Bank of New York

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commen	t 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:	09/28/2011 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
Polonia Bancorp, Inc.	* SLHC Formation * MHC Conversion	Polonia Bancorp, Inc., Baltimore, MD, to acquire 100 percent of Polonia Bancorp, Inc., Huntingdon Valley, PA.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	t Period
CHEVIOT MUTUAL HOLDING COMPANY	* MHC Conversion * SLHC Formation	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: Federal Register:	10/15/2011 Not available
CROGHAN COLONIAL BANK, THE	* 18C	Application by The Croghan Colonial Bank, Fremont, Ohio, to purchase and assume certain assets and liabilities of four branch offices of The Home Savings and Loan Compnay of Youngstown, Ohio	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Richmond

Filings received during the week ending September 17, 2011

Filer	Filing Type	Filing Proposal	End of Commen	t 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 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 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) 1, L.P., Newport Beach, California, a Delaware limited partnership; PIMCO BRAVO Holding Fund I, L.P., Newport Beach, California, a Delaware 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; PFP Holding, Inc., Newport Beach, California, a Delaware limited liability company; PFP Holding, Inc., Newport Beach, California, a Delaware corporation; Allianz Global Investors of America Holdings Inc., Munich, Germany, a Delaware corporation; Allianz Global Investors of America Holdings Inc., Munich, Germany, a German corporation; Allianz Global Investors Aktiengesellschaft, Munich, Germany, a German corporation; Allianz Global Investors Aktiengesellschaft, Munich, Germany, a German corporation; Allianz Global Investors Aktiengesellschaft, Munich, Germa	Newspaper: Federal Register:	09/22/2011 10/03/2011
FIRST CENTURY BANKSHARES, INC.	Member	shares of ECB Bancorp, Inc. First Century Bank, Bluefield, West Virginia, to become a state member bank upon the charter conversion of First Century Bank, N.A.	Newspaper: Federal Register:	Not applicable Not applicable
MACON BANCORP	* 3A1	Macon Bancorp, Franklin, North Carolina, to become a bank holding company upon its conversion from a mutual to stock form of	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commen	t Period	
BANCO CAM, S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international agency to be 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:	10/09/2011 10/07/2011	

Federal Reserve Bank of Atlanta

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Chicago

Filer Filing Type Filing Proposal		End of Comment Period		
100 per		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:	09/16/2011 09/12/2011
Continental Community Bancorporation, Inc.	* 3A1	Continental Community Bancorporation, Inc., West Des Moines, Iowa, to become a bank holding company by acquiring up to 80 percent of Polk County Bank, Johnston, Iowa.	Newspaper: Federal Register:	Not available 10/05/2011

Federal Reserve Bank of Chicago

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of St. Louis

Filings received during the week ending September 17, 2011

Filer

Filing Type Filing Proposal

End of Comment Period

NONE

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 17, 2011

Filer

Filing Type Filing Proposal

End of Comment Period

NONE

Federal Reserve Bank of Minneapolis

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period			
BON, INC.	* 3A3	Bon, Inc.; Goering Financial Holding Company Partnership, L.P.; and Goering Management Company, L.L.C., all of Moundridge, Kansas, to acquire 100 percent of the voting shares of Home State Bancshares, Inc., McPherson, Kansas, parent of Home State Bank & Trust Co., McPherson, Kansas.	gement Federal Register: Not ava Kansas, to res of rson,			
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:	10/08/2011 10/07/2011		
FIRST NATIONAL FAIRBURY CORPORATION	CIC	Notice by Teresa N. Pfaff, Lancaster, South Carolina, as a member of a group acting in concert, to acquire control of First National Fairbury Corporation, parent of The First National Bank of Fairbury, both in Fairbury, Nebraska.	Newspaper: Federal Register:	Not available Not available		
NHI FINANCIAL SERVICES PARTNERS, LLC	* 3A1 * 4c8	NBC Bancshares, Inc., NHI Financial Services Partners, LLC, and NHI III, LLC, all of Lincoln, Nebraska, to acquire 50.05 percent of the voting shares of Mountain View Bank of Commerce, Westminster, Colorado. NBC Bancshares, Inc., NHI Financial Services Partners, LLC, and NHI III, LLC, all of Lincoln, Nebraska, to retain 76.44 percent of the voting shares of Nebraska Bank of Commerce, Lincoln, Nebraska, and thereby operate a savings association.	Newspaper: Federal Register:	Not available Not available		
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		

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period		
AF MUTUAL HOLDING COMPANY	MHC Activity AF Mutual Holding Company and Alamogordo Financial Corp, both of Alamogordo, New Mexico, through its wholly-owned subsidiary, Bank'34, Alamogordo, New Mexico, (a federal savings association), to establish de novo a wholly owned operating subsidiary to acquire and hold foreclosed property, non-performing assets, and/or substandard assets currently held by Bank'34.		Newspaper: Federal Register:	Not applicable Not available	
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	
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 10/07/2011	

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commen	nd of Comment Period		
KIDD PARTNERS, LTD. CIC Not ind 20 Tr Jo as Tr co St the Fe red ot Ty of Pe Ca		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: Federal Register:	Not available 10/03/2011		
TREATY OAK BANK	Member	Treaty Oak Bank, Austin, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable		
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: Federal Register:	Not available Not applicable		

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

RSSD ID	Institution / Location			Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commen	t Period
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch office located at 3969 Spring Mountain, Las Vegas, Nevada.	Newspaper: Federal Register:	09/16/2011 Not applicable
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
NARA BANCORP, INC.	* 3A5	Nara Bancorp, Inc. to acquire Center Financial Corporation, and thereby indirectly acquire Center Bank, all of Los Angeles, California.	Newspaper: Federal Register:	Not available 10/07/2011
RIVERBANK HOLDING COMPANY	CIC	Interagency Notice of Change in Control by James Gaines McCullar and Carolyn Jean McCullar to acquire up to 22.44 percent of Riverbank Holding Company, and thereby indirectly acquire Riverbank, both of Spokane, Washington.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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