
Federal Reserve Release



H.2

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

No. 40

Week Ending October 1, 2011

Personnel

Division of Consumer and Community Affairs -- appointment of Tonda Price as deputy director, Suzanne Killian, James Michaels, and Allen Fishbein as associate directors; Joseph Firschein as deputy associate director; and Marisa Reid, Carol Evans, and David Buchholz as assistant directors.

- Announced, September 27, 2011

Enforcement

First Priority Bank, Pryor, Oklahoma -- issuance of a consent order of prohibition and dismissal of assessment of a civil money penalty against Max Grunhof, a former employee and institution-affiliated party of the bank.

- Announced, September 28, 2011

Security Bank, Tulsa, Oklahoma -- public administrative hearing on November 14, 2011, in connection with an enforcement action against Bryan T. Posey, a former president and director of the bank.

- Announced, September 28, 2011

H.2 Actions under delegated authority

September 25, 2011 to October 1, 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

Philadelphia

Customers Bank, Phoenixville, Pennsylvania -- to establish a branch at 102 South Ridge Street, Rye Brook, New York.

- Approved, September 27, 2011

Richmond

John Marshall Bank, Falls Church, Virginia -- to establish a branch at 5860 Columbia Pike, Suite 104, Bailey's Crossroads.

- Approved, September 28, 2011

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 4 High Ridge Park, Stamford, Connecticut.

- Withdrawn, September 29, 2011

Dallas

United Bank of El Paso Del Norte, El Paso, Texas -- to establish a branch at 401 East Main Street, El Paso.

- Approved, September 29, 2011

Bank Holding Companies

Dallas

Adam Bank Group, Inc., Tampa, Florida -- to acquire Brazos Valley Bank, National Association, College Station, Texas, through its merger with Adam's subsidiary bank, American Momentum Bank, Tampa, Florida.

- Withdrawn, September 26, 2011

Bank Holding Companies

San Francisco

Carpenter Fund Manager GP, LLC, Irvine, California; Carpenter Fund Management Company, LLC; Carpenter Community Bancfund, L.P.; Carpenter Community Bancfund-A, L.P.; CCFW, Inc.; SCJ, Inc.; and CCI One Acquisition Corporation -- to acquire Santa Lucia Bancorp, Atascadero, and thereby indirectly acquire a greater interest in Santa Lucia Bank.

- Approved, September 30, 2011

Bank Mergers

San Francisco

Mission Community Bank, San Luis Obispo, California -- to merge with Santa Lucia Bank, Atascadero.

- Approved, September 30, 2011

Banks, Foreign

Director, BS&R

Banca Popolare di Vicenza S.C.p.A., Vicenza, Italy -- to establish a representative office in New York, New York.

- Approved, September 27, 2011

Director, BS&R

The Bank of Fukuoka, Ltd., Fukuoka, Japan -- to establish a representative office in New York, New York.

- Approved, September 27, 2011

Banks, State Member

Kansas City

The F & M Bank and Trust Company, Tulsa, Oklahoma -- relief from certain commitments.

- Granted, September 27, 2011

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, September 30, 2011

Change in Bank Control

Dallas

Austin County Bancshares, Inc., Bellville, Texas -- to retain control of Austin and its subsidiary bank, Austin County State Bank, Bellville.

- Permitted, September 30, 2011

Minneapolis

Clinton Bancshares, Inc., Clinton, Minnesota -- to retain control of Clinton and its subsidiary bank, Clinton State Bank, Clinton.

- Permitted, September 28, 2011

Richmond

CoastalSouth Bancshares, Inc., Hilton Head Island, South Carolina -- change in bank control of CoastalSouth and its subsidiary bank, CoastalStates Bank, Hilton Head Island.

- Permitted, September 26, 2011

Change in Bank Control

Chicago

Community National Bancorporation, Waterloo, Iowa -- change in bank control of Community and its subsidiary banks, Community National Bank, Waterloo, and Community Bank, Austin, Minnesota.

- Permitted, September 27, 2011

Extensions of Time

Atlanta

Compass Bank, Birmingham, Alabama -- extension to November 19, 2011, to establish a branch at 2640 East Harmony Road, Fort Collins, Colorado.

- Granted, September 29, 2011

Director, BS&R

The Goldman Sachs Group, Inc., New York, New York -- one-year extension of time to divest or conform certain impermissible nonbanking activities and investments.

- Granted, September 20, 2011

(A/C)

Richmond

Park Sterling Corporation, Charlotte, North Carolina -- extension to December 30, 2011, to acquire Community Capital Corporation, Greenwood, South Carolina, and thereby acquire CapitalBank.

- Granted, September 26, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment 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 10/14/2011

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 October 1, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/08/2011 09/28/2011
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides 30 days' notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make a portfolio investment.	Newspaper: Federal Register:	Not applicable Not applicable
MORGAN STANLEY	Foreign Branch	Morgan Stanley, New York, New York, to establish branches of its indirect foreign bank subsidiary, Bank Morgan Stanley AG, Zurich, Switzerland, in Hong Kong and Singapore, pursuant to Section 211.3(b)(2) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREENE COUNTY BANCORP, MHC	MHC Activity	Green County Bancorp, MHC, Catskill, NY, to establish an operating subsidiary, Greene Property Holdings, Ltd, Catskill, NY.	Newspaper: Federal Register:	Not applicable Not available
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 10/17/2011

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL FEDERAL CORPORATION	CIC	Notice of Change in Control by Timothy O'Dell Investor Group, New Albany, Ohio, to acquire up to 24.99% of the voting shares of Central Federal Corporation, Fairlawn, Ohio	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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.

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
PLATINUM BANK HOLDING COMPANY	* 3A1	Platinum Bank Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of Platinum Bank, both of Brandon, Florida.	Newspaper: Federal Register:	Not available 10/28/2011

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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	10/05/2011

District: 7

Federal Reserve Bank of Chicago

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 1, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CLOVER LEAF FINANCIAL CORP	* 3A1	First Clover Leaf Financial Corp., Edwardsville, Illinois, to become a bank holding company through the conversion of First Clover Leaf Bank, Edwardsville, Illinois, from a federally chartered savings bank to a state chartered commercial bank.	Newspaper: Federal Register:	10/16/2011 10/21/2011
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: Federal Register:	10/11/2011 Not applicable
PRIME BANC CORP.	* 3A3	Prime Banc Corp., Dieterich, Illinois, to acquire 100 percent of Red Bud Bancorp, Inc., Red Bud, Illinois, and thereby indirectly acquire First State Bank of Red Bud, Red Bud, Illinois.	Newspaper: Federal Register:	10/29/2011 10/27/2011

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 1, 2011

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.	Newspaper: Federal Register:	Not available 10/11/2011
COUNTRY AGENCIES & INVESTMENTS, INC.	CIC	Notice by Robert Clay Welch, Sugar Creek, Missouri, and James Ward Pollard, Independence, Missouri, as trustees of the Robert E. Oliphant Revocable Trust u/t/a/ dated November 10, 2010, to retain control of Country Agencies & Investments, Inc., Odessa, Missouri, parent of Bank of Odessa, Odessa, Missouri, Commercial Bank of Oak Grove, Oak Grove, Missouri, and LaMonte Community Bank, LaMonte, Missouri.	Newspaper: Federal Register:	Not available 10/10/2011
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 10/07/2011
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 10/17/2011

District: 10

Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAM BANK GROUP, INC.	* 3A3	Adam Bank Group, Inc., Tampa, Florida, to acquire 100 percent of Brazos Valley Bank, National Association, College Station, Texas, through the merger of its banking subsidiary, American Momentum Bank, Tampa, Florida, with and into Brazos Valley Bank, National Association, with American Momentum Bank surviving this merger.	Newspaper: Federal Register:	Not available 10/27/2011
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 4707 E. Cactus Road, Phoenix, Arizona 85032.	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:	09/30/2011 09/26/2011
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: Federal Register:	Not available 10/03/2011
VERITEX HOLDINGS, INC.	4c8	Veritex Holdings, Inc., WCM Parkway, Ltd., WCM Holdings, Inc., all of Dallas, Texas, request a waiver from filling applications under Section 4 related to its banking subsidiary's (Veritex Community Bank, National Association, Dallas, Texas) acquisition of 100 percent of Bank of Las Colinas, Irving.	Newspaper: Federal Register:	Not applicable Not available

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 October 1, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community BanFund -A, L.P., Carpenter Community BandFund - CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, and all existing controlling parties, to acquire additional shares of stock in Manhattan Bancorp, and thereby indirectly acquire additional voting shares of Bank of Manhattan, N.A., both of El Segundo, California.	Newspaper: Federal Register:	Not available 09/28/2011
OPUS BANK	SLHC Formation * 4c8	Opus Bank, Redondo Beach, California, to acquire control of RMG Capital Corporation, a Savings and Loan Holding Company, and its wholly owned thrift subsidiary, Fullerton Community Bank, both of Fullerton, California, pursuant to section 238.14 of Regulation LL, and immediately thereafter merge Fullerton Community Bank with and into Opus Bank; and 2) Opus Bank, Redondo Beach, California, to acquire control of RMG Capital Corporation, Fullerton, California, and indirect control of RMG Development Corporation, and to invest indirectly in real estate development joint ventures, pursuant to Section 238.53 (b)(4) and (5) of Regulation LL.	Newspaper: Federal Register:	Not available 10/18/2011
RIVERBANK HOLDING COMPANY	CIC	Interagency Notice of Change in Control by James Gaines McCullar and Carolyn Jean McCullar, both of Soap Lake, Washington, 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 10/07/2011

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