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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. 41*

*Week Ending October 8, 2011*

### Testimony and Statements

Economic Outlook and Monetary Policy -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress on the economic outlook and recent monetary policy actions.

- Published, October 4, 2011

### Banking Supervision & Regulation

Extensions of Time -- delegation of authority to the director of the Division of Banking Supervision and Regulation, with the concurrence of the general counsel, to extend the processing periods for certain applications and notices filed under the Bank Holding Company Act, Home Owners' Loan Act, and International Banking Act.

- Approved, October 5, 2011

### Forms

Forms -- final Board review to extend without revision the Recordkeeping, Reporting, and Disclosure Requirements in Connection with Regulation BB (Community Reinvestment Act).

- Approved, October 3, 2011

Forms -- initial Board review to extend with revision the Survey of Terms of Business Lending (FR 2028A), Survey of Terms of Bank Lending to Farmers (FR 2028B), and Prime Rate Supplement to the Survey of Terms of Lending (FR 2028S).

- Proposed, October 5, 2011

Regulations and Policies

Regulation VV (Proprietary Trading and Relationships with Covered Funds) -- publication for comment of an interagency rule to implement the so-called Volcker Rule of the Dodd-Frank Act, which contains certain prohibitions and restrictions on banking entities and nonbank financial companies supervised by the Federal Reserve.

- Approved, October 7, 2011

Regulations D (Reserve Requirements of Depository Institutions) and J (Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through Fedwire) -- publication for comment of amendments to simplify the administration of reserve requirements and to make other technical changes.

- Approved, October 7, 2011

Enforcement

State Bank Financial, La Crosse, Wisconsin -- written agreement dated September 13, 2010, terminated September 27, 2011.

- Announced, October 4, 2011

Tennessee Valley Financial Holdings, Inc., Oak Ridge, Tennessee -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, October 4, 2011

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

**October 2, 2011 to October 8, 2011**

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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

**OSD** Office of Staff Director

### **Bank Holding Companies**

#### Kansas City

Community Bank Partners, Inc., Denver, Colorado -- to engage in lending activities.

- Approved, October 6, 2011

#### Richmond

FNB United Corp., Asheboro, North Carolina -- to acquire Bank of Granite Corporation, Granite Falls, and thereby acquire Bank of Granite.

- Approved, October 4, 2011

#### Dallas

Veritex Holdings, Inc., Dallas, Texas; WCM Parkway Ltd.; and WCM Holdings, Inc. -- waiver of prior-notice requirement in connection with the merger of their subsidiary bank, Veritex Community Bank, National Association, Dallas, and Bank of Las Colinas (a federal savings association), Irving.

- Granted, October 7, 2011

### **Banks, Foreign**

#### Director, BS&R

Banco do Estado do Rio Grande do Sul S.A., Port Alegre, Brazil -- to establish a limited federal branch in Miami, Florida.

- Approved, October 6, 2011

Change in Bank Control

Chicago

Evans Bancshares, Inc., Evansdale, Iowa -- change in bank control of Evans and its subsidiary bank, First Security State Bank, Evansdale.

- Permitted, October 3, 2011

New York

First BanCorp, San Juan, Puerto Rico -- change in bank control of First BanCorp and its subsidiary bank, FirstBank Puerto Rico, San Juan (two notices).

- Permitted, October 5, 2011

Extensions of Time

Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- extension of time to divest certain merchant banking investments.

- Granted, October 4, 2011

Boston

BSB Bancorp, Inc., Belmont, Massachusetts -- extension to November 12, 2011, to acquire Belmont Savings Bank, Belmont, in connection with the conversion of the holding company from mutual to stock form.

- Granted, October 4, 2011

Director, BS&R

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

- Granted, October 4, 2011

Extensions of Time

Director, BS&R

Dexia S.A., Brussels, Belgium -- extension of time to divest a merchant banking investment.

- Granted, October 4, 2011

Minneapolis

Golden Oak Bancshares, Inc., Sparta, Wisconsin -- extension to January 8, 2012, to become a bank holding company and to acquire shares of Park Bank, Holmen.

- Granted, October 6, 2011

Director, BS&R

JPMorgan Chase & Co., Inc., New York, New York -- extension of time to divest certain merchant banking investments.

- Granted, October 5, 2011

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extension of time to divest certain merchant banking investments.

- Granted, October 5, 2011

San Francisco

Western Liberty Bancorp, Las Vegas, Nevada -- extension to January 4, 2012, to form a subsidiary, OREOSUB, Las Vegas, to engage in extending credit and servicing loans.

- Granted, October 3, 2011

**Financial Holding Companies**

Kansas City

Cornerstone Alliance, Ltd., Winfield, Kansas -- election to become a financial holding company.

- Effective, October 6, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 8, 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:	09/26/2011
			Federal Register:	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:	10/15/2011
			Federal Register:	10/14/2011



**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1216059	COMMUNITY GUARANTY SVG BK, PLYMOUTH, NEW HAMPSHIRE	06/20/2011	09/30/2011	S	Small Bank

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 8, 2011**

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

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3****Federal Reserve Bank of Philadelphia****Filings received during the week ending October 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GREENE COUNTY BANCORP, MHC	MHC Activity	Greene County Bancorp, MHC, Catskill, NY, to establish an operating subsidiary, Greene Property Holdings, Ltd, Catskill, NY.	Newspaper: Federal Register:	Not applicable 10/21/2011
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 10/17/2011

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 8, 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: Federal Register:	10/19/2011 10/18/2011
WINDING CREEK HOLDINGS, LLC	* SLHC Formation	Winding Creek Holdings, LLC, Toledo, Ohio to become a savings and loan holding company through the acquisition of 51% of the voting shares of Bank of Maumee, Maumee, Ohio	Newspaper: Federal Register:	11/07/2011 11/07/2011

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
362717	CROGHAN COLONIAL BK, FREMONT, OHIO	06/06/2011	09/23/2011	S	Int Sm Bank

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 8, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CB FINANCIAL CORPORATION	CIC	S. Christopher Williford, Wilson, North Carolina, to control up to 24.69% of the voting shares of CB Financial Corporation, Wilson, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
FIRST CAROLINA FINANCIAL SERVICES, INC.	* 3A1	First Carolina Financial Services, Inc., Durham, North Carolina, to become a bank holding company through the acquisition of 95.26% of the voting securities of First Carolina State Bank, Rocky Mount, North Carolina, and 95.65% of the voting securities of Pisgah Community Bank, Asheville, North Carolina.	Newspaper:	11/04/2011
			Federal Register:	11/04/2011



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	06/27/2011	09/27/2011	S	Int Sm Bank
1010930	UNITED BK, PARKERSBURG, WEST VIRGINIA	03/14/2011	09/22/2011	S	Large Bank
365325	UNITED BK, FAIRFAX, VIRGINIA	03/28/2011	09/22/2011	S	Large Bank
105222	VIRGINIA CMNTY BK, LOUISA, VIRGINIA	06/13/2011	09/19/2011	O	Small Bank

**CRA Examinations scheduled for**

**Quarter of**

Institution Location

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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending October 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1180 West Peachtree Street, NE, to be known as the Atlanta HQ Branch.	Newspaper: Federal Register:	10/07/2011 Not applicable
USAMERIBANK	* 18C * Branch	USAmeriBank, Clearwater, Florida, to merge with Aliant Bank, Alexander City, Alabama.	Newspaper: Federal Register:	Not available Not applicable
USAMERIBANK	* Branch	USAmeriBank, Clearwater, Florida, to establish a branch located at 2781 West Bay Drive, Belleair Bluffs, Florida, to be known as the Belleair Office.	Newspaper: Federal Register:	10/18/2011 Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- 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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 8, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACKLEY STATE BANK	Member	Ackley State Bank, Ackely, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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
MUTUALFIRST FINANCIAL, INC.	* 3A1	MutualFirst Financial, Inc., Muncie, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of MutualBank, Muncie, Indiana.	Newspaper: Federal Register:	Not available 11/04/2011

**District: 7**

**Federal Reserve Bank of Chicago**

**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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 8, 2011**

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

**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
456045	CENTENNIAL BK, CONWAY, ARKANSAS	05/09/2011	09/23/2011	S	Large Bank
909541	KING SOUTHERN BK, CHAPLIN, KENTUCKY	04/18/2011	09/27/2011	S	Small Bank
748441	WARREN B&TC, WARREN, ARKANSAS	06/06/2011	09/09/2011	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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending October 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORTHERN FINANCIAL CORPORATION	CIC	Notice by Marilyn Senty Ivers, Great Falls, Montana, to retain 25 percent or more of the shares of Northern Financial Corporation, Independence, Wisconsin, and thereby indirectly retain control of Independence State Bank, Independence, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/26/2011



**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
271154	STATE BK OF ALCESTER, ALCESTER, SOUTH DAKOTA	04/25/2011	09/26/2011	O	Small Bank

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 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CENTENNIAL BANK	* Branch	Centennial Bank, Centennial, Colorado, to establish a branch at 2500 Broadway, Boulder, Colorado.	Newspaper: Federal Register:	10/16/2011 Not applicable
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
NEW MILLENNIUM BANKSHARES, INC.	CIC	Notice by the Jeff A. Berkley Trust II, Karen M. Deckert Trust II, Karla J. Spurgeon Trust II, Calvin J. Berkley Trust II, Marika Spurgeon GP Trust, Brenna Spurgeon GP Trust, Patrick Spurgeon GP Trust, Rebekah Berkley GP Trust, Rachel Berkley GP Trust, Megan Berkley GP Trust, and Collin Berkley GP Trust, all of Tescott, Kansas, to become members of the Berkley Family Group acting in concert, who control New Millennium Bankshares, Inc., parent of Alliance Bank, both in Topeka, Kansas. The filing also includes the following individuals who serve as co trustees of one or more of the trusts, to become members of the Berkley Family Group: Calvin Berkley and Karen Deckert, both of Tescott, Kansas; and Karla Spurgeon, Lawrence, Kansas. In addition, Mr. Berkley, Mrs. Deckert, and Mrs. Spurgeon are filing individually as members of the Berkley Family Group to retain their shares in Company.	Newspaper: Federal Register:	Not available 10/26/2011

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending October 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NHI FINANCIAL SERVICES	* 3A1	NBC Bancshares, Inc., NHI Financial Services Partners, LLC, and NHI III, LLC, all of Lincoln, Nebraska, to acquire 51.05 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:	10/20/2011
PARTNERS, LLC	* 4c8		Federal Register:	10/17/2011

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	06/20/2011	09/26/2011	S	Int Sm Bank
957757	COMMUNITY B&TC, NEOSHO, MISSOURI	06/20/2011	09/23/2011	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 October 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
SHB BANCORP, INC.	* 3A1	SHB Bancorp, Inc., Jonesville, Louisiana, to become a bank holding company by acquiring 100 percent of Southern Heritage Bank, Jonesville, Louisiana.	Newspaper: Federal Register:	Not available 11/04/2011

**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 October 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CALIFORNIA REPUBLIC BANCORP	* 3A1	California Republic Bancorp to become a Bank Holding Company by acquiring 100 percent of California Republic Bank, both of Newport Beach, California.	Newspaper: Federal Register:	Not available Not available
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
COASTAL FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control by Steven Donald Hovde, Barrington, Illinois, to acquire 10 percent of more of the voting shares of Coastal Financial Corporation, and thereby indirectly acquire Coastal Community Bank, both of Everett, Washington; and 2)Coastal Financial Corporation and Coastal Community Bank, both of Everett, Washington to appoint Steven Donald Hovde as a Director.	Newspaper: Federal Register:	10/11/2011 10/26/2011
COASTAL FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control by Montlake Capital II, L.P, a limited partnership and Montlake Capital II-B, L.P., a limited partnership, Seattle, Washington, to acquire voting shares of Coastal Financial Corporation, and thereby indirectly acquire Coastal Community Bank, both of Everett, Washington; and 2)Coastal Financial Corporation and Coastal Community Bank, both of Everett, Washington to appoint Andrew Russell Dale as a Director.	Newspaper: Federal Register:	Not available 10/27/2011
FS Bancorp, Inc.	* 3A1	FS Bancorp, Inc., Mountlake Terrace, Washington, to become a bank holding company upon the conversion of 1st Security Bank of Washington, Mountlake Terrace, Washington, from a state savings bank to a commercial bank.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 8, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
WELLS FARGO & COMPANY	Other Foreign	Prior Regulation K notice from Wells Fargo to engage in underwriting and distributing equity securities (pursuant to section 211.10(a)(14) of Regulation K) through Wells Fargo Securities International Ltd., a wholly owned subsidiary of Wells Fargo International Banking Corporation, an Edge Act subsidiary of Wells Fargo Bank, NA.	Newspaper: Federal Register:	Not applicable Not applicable

\* Subject to the provisions of the Community Reinvestment Act



**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
933975	BANK OF UT, OGDEN, UTAH	05/23/2011	09/22/2011	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act