
Federal Reserve Release



H.2

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

No. 51

Week Ending December 17, 2011

Testimony and Statements

European Economic Situation -- statement by Steven B. Kamin, director, division of International Finance, before a subcommittee of the House Committee on Oversight and Government Reform on the economic situation in Europe and recent actions taken by the Federal Reserve in response to this situation.

- Published, December 16, 2011

Foreclosure Review Process -- statement by Scott G. Alvarez, general counsel, on the Federal Reserve's progress in implementing the foreclosure review process and related enforcement actions, submitted for the record to a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs for a hearing on helping homeowners harmed by foreclosures.

- Published, December 13, 2011

Bank Holding Companies

Banco do Brasil, S.A., Brasilia, Brazil, and Caixa de Previdencia dos Funcionarios do Banco do Brasil, Rio de Janeiro -- to acquire EuroBank, Coral Gables, Florida.

- Approved, December 15, 2011

Currency

Federal Reserve Notes -- new currency budget for 2012.

- Approved, December 12, 2011

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with Bank Secrecy Act Compliance Programs.

- Proposed, December 14, 2011

Forms

Forms -- final Board review to implement (1) two government-administered, 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).

- Approved, December 14, 2011

Enforcement

Alliance Financial Services, Inc., St. Paul, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, December 13, 2011

Bank of Nova Scotia, Toronto, Canada -- issuance of a consent order of prohibition against Tyrone Green, a former precious metals trader at the New York, New York, agency of the bank.

- Announced, December 12, 2011

Patriot Bancshares, Inc., Houston, Texas, and Patriot Holdings Nevada, Inc., Reno, Nevada -- written agreement with the Federal Reserve Bank of Dallas and the Banking Commissioner of the Texas Department of Banking.

- Announced, December 13, 2011

H.2 Actions under delegated authority

December 11, 2011 to December 17, 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

Chicago

American Trust & Savings Bank, Dubuque, Iowa -- to establish a branch at 1422 9th Street, SE, Dyersville.

- Approved, December 16, 2011

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to establish a branch at 2080 Three Rivers Boulevard, Poplar Bluff.

- Approved, December 16, 2011

Bank Holding Companies

Atlanta

Bankia, S.A., Valencia, Spain -- to become a bank holding company and to acquire Caja Madrid Cibeles, S.A., Madrid; CM Florida Holdings, Inc., Coral Gables, Florida; and City National Bank of Florida, Miami.

- Approved, December 16, 2011

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Parkvale Financial Corporation, Monroeville, and thereby acquire Parkvale Savings Bank.

- Approved, December 12, 2011

St. Louis

Financial Services Holding Corporation, Henderson, Kentucky -- to become a bank holding company and to acquire The Bank of Henderson, Inc., Henderson.

- Approved, December 14, 2011

Bank Holding Companies

Chicago

First Financial Corporation, Terre Haute, Indiana -- waiver of application to acquire Freestar Bank, National Association, Pontiac, Illinois, from its parent company, PNB Holding Co., in connection with the merger of Freestar with and into First Financial's subsidiary bank, First Financial Bank, National Association, Terre Haute, Indiana.

- Granted, December 15, 2011

Atlanta

Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama -- to acquire additional shares of Independent Bancshares, Inc., Red Bay, and its subsidiary bank, Community Spirit Bank, along with Spirit Bancshares, Inc., Belmont, Mississippi, and Spirit Bank.

- Approved, December 12, 2011

St. Louis

Prime Banc Corp., Dieterich, Illinois -- to acquire Red Bud Bancorp, Inc., Red Bud, and thereby acquire First State Bank of Red Bud.

- Approved, December 16, 2011

Secretary

S&T Bancorp, Inc., Indiana, Pennsylvania -- to merge with Mainline Bancorp, Inc., Ebensburg, and thereby acquire Mainline National Bank, Portage.

- Approved, December 12, 2011

Bank Holding Companies

Dallas

Strategic Growth Banking, LLC, El Paso, Texas, and Strategic Growth Banking Partners, LLC -- to become bank holding companies and to acquire Las Cruces B.R.G., Incorporated, Las Cruces, New Mexico, and thereby indirectly acquire control of Bank of the Rio Grande, National Association, and to retain control of Capital Bank, State Savings Bank, El Paso, Texas.

- Approved, December 15, 2011

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank, Houston.

- Withdrawn, December 15, 2011

Bank Mergers

San Francisco

California Republic Bank, Newport Beach, California -- to purchase certain assets and assume certain liabilities of the Westlake Village branch of National Bank of California, N.A., Los Angeles.

- Approved, December 14, 2011

St. Louis

Midwest Independent Bank, Jefferson City, Missouri -- to merge with Nebraska Bankers' Bank, Lincoln, Nebraska, and thereby establish a branch.

- Approved, December 12, 2011

Bank Premises

Cleveland

Heartland Bank, Gahanna, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, December 16, 2011

Banks, Foreign

Director, BS&R

Bankia, S.A., Valencia, Spain -- to establish a branch in Miami, Florida.

- Approved, December 16, 2011

New York

Danske Bank A/S, Copenhagen, Denmark -- to establish a branch in New York, New York.

- Withdrawn, December 12, 2011

Extensions of Time

Chicago

Waukon State Bank, Waukon, Iowa -- extension to March 8, 2012, to merge with Viking State Bank and Trust, Decorah, and thereby establish two branches.

- Granted, December 16, 2011

San Francisco

Wells Fargo & Company, San Francisco, California -- two-year extension beyond the statutory ten-year holding period for certain venture capital investments held by funds advised by or affiliated with Norwest Venture Partners.

- Withdrawn, December 15, 2011

Membership

Kansas City

First Missouri National Bank, Brookfield, Missouri -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First Missouri Bank.

- Approved, December 15, 2011

Philadelphia

The First National Bank of Liverpool, Liverpool, Pennsylvania -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, December 16, 2011

Philadelphia

The First National Bank of Palmerton, Palmerton, Pennsylvania -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First Northern Bank and Trust Co.

- Approved, December 14, 2011

Chicago

Grundy National Bank of Grundy Center, Grundy Center, Iowa -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, GNB Bank.

- Approved, December 16, 2011

St. Louis

Lewisburg Banking Company, Lewisburg, Kentucky -- to become a member of the Federal Reserve System.

- Approved, December 12, 2011

Membership

Boston

Patriot Community Bank, Woburn, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, December 13, 2011

Regulations and Policies

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define "small" and "intermediate small" banks and savings associations under the Community Reinvestment Act regulations.

- Approved, December 16, 2011

Savings and Loan Holding Companies

Philadelphia

Greene County Bancorp, MHC, Catskill, New York -- to establish an operating subsidiary, Greene Property Holdings, Ltd, Catskill.

- Approved, December 12, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Banco Citibank S.A., Sao Paulo, Brazil.	Newspaper: Federal Register:	Not applicable Not applicable
ELMIRA SAVINGS BANK, FSB, THE	Member	Elmira Savings Bank, Elmira, New York, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch facility to be located at Timonium Center I, 1966 Greenspring Drive, Timonium, Baltimore County, Maryland.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending December 17, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Continental Bank	CIC	Messrs. W. Kirk Wycoff, Philadelphia, PA, Ira M. Lubert, Philadelphia, PA, and James J. Lynch, Philadelphia, PA, collectively to acquire up to 18% of Continental Bank Holdings, Inc., Plymouth Meeting, PA.	Newspaper: Federal Register:	Not available 12/02/2011
FRANKLIN SECURITY BANCORP, INC.	CIC	Arthur J. Kania, St. Davids, PA, to acquire up to 23% of Franklin Security Bancorp, Inc., Wilkes Barre, PA.	Newspaper: Federal Register:	Not available 12/02/2011
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					

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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 December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
HEARTLAND BANK	Premises	Request by Heartland Bank, Gahanna, OH for permission to exceed its limit of investment in premises pursuant to Section 24A of the Federal Reserve Act.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH STREET FINANCIAL CORP.	CIC	Mr. Mark W. Jandl, Allentown, Pennsylvania, to control up to 17% of the voting shares of South Street Financial Corp., Alearle, North Carolina.	Newspaper: Federal Register:	Not available Not available
STELLARONE BANK	* Branch	StellarOne Bank, Christiansburg, Virginia, proposes to establish a branch at 300 Preston avenue, Charlottesville, Virginia.	Newspaper: Federal Register:	12/23/2011 Not applicable

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST UNITED BANCORP, INC.	* 3A5	1st United Bancorp (Bancorp), Boca Raton, Florida, to merge with Anderen Financial, Inc., and thereby directly acquire its subsidiary, Anderen Bank (Bank), both of Palm Harbor, Florida. In addition, Bancorp's subsidiary, 1st United Bank, Boca Raton, Florida, will merge with Bank.	Newspaper:	Not available
	* 18C		Federal Register:	01/06/2012
	* Branch			
CAPITALMARK BANK & TRUST	* Branch	CapitalMark Bank & Trust, Chattanooga, Tennessee, to establish the following branches: 10 Church Street, Cleveland, Tennessee, to be known as the Cleveland Branch and 231 Jackson Square, Oak Ridge, Tennessee, to be known as the Oak Ridge Branch.	Newspaper:	12/19/2011
			Federal Register:	Not applicable

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 December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURLING BANCORP, INC.	* 3A1	Burling Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Burling Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 12/30/2011
EXCHANGE FINANCIAL, INC.	CIC	Notice by the Carl E. Stukenholtz, Perry, Iowa, individually for approval to control more than 60 percent, and acting in concert with James E. Wendl, Trustee of the James Wendl Revocable Trust, Panora, Iowa; Carol A. Wendl, Trustee of the Carol Wendl Revocable Trust, Panora, Iowa; Brian L. Thielges, Des Moines, Iowa; and Mary R. Thielges, Des Moines, Iowa, for approval to control more than 90 percent of the shares of Exchange Financial, Inc., Adair, Iowa, and thereby indirectly control Exchange State Bank, Adair, Iowa.	Newspaper: Federal Register:	12/20/2011 12/22/2011
FIRST MUTUAL OF RICHMOND, INC.	4c8	Notice by First Mutual of Richmond, Inc., Richmond, Indiana, and Richmond Mutual Bancorp, Inc., Richmond, Indiana, to engage de novo in lending activities.	Newspaper: Federal Register:	Not applicable 01/04/2012
INSPIRE BANCSHARES INC	* 3A1	Inspire Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank, Norwalk, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2012
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by Helen P. Johnson-Leipold, Imogene P. Johnson, The Herbert F. Johnson Family Trust dated March 7, 1967 ("HFJ Trust"), Imogene P. Johnson as trustee for HFJ Trust and various other Johnson family trusts, Imogene P. Johnson as controlling shareholder for various Johnson family companies, the Johnson Financial Group, Inc. Voting Trust ("Johnson Voting Trust"), Helen P. Johnson-Leipold as trustee for the Johnson Voting Trust and various other family trusts and Helen P. Johnson-Leipold as controlling shareholder for various Johnson family companies (all of Racine, Wisconsin) to acquire 25 percent or more of the voting shares of Johnson Financial Group, Inc., Racine, Wisconsin, and thereby indirectly acquire Johnson Bank, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not available
PERRY INVESTMENT COMPANY	CIC	Notice by the Garst Family (Elizabeth Garst, Edward Garst and Rachel Garst of Coon Rapids, Iowa; Jennifer Garst, Ames, Iowa; Kate Garst Revocable Trust, Des Moines, Iowa; Sarah Garst, West Des Moines, Iowa), as a group acting in concert and individually by Elizabeth Garst, Sarah Garst, and Sally Garst Haerr, Fairfield, Iowa, for approval to increase control to more than 25 percent of Perry Investment Company, Perry, Iowa, and thereby indirectly control Raccoon Valley Bank, Perry, Iowa.	Newspaper: Federal Register:	Not available 01/03/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
PINNACLE BANK	* 18C * Branch	Pinnacle Bank, Marshalltown, Iowa, to purchase certain assets and assume certain liabilities of the Home Federal Savings Bank, Rochester, Minnesota, branch located at 1301 South County Road, Toledo, Iowa. Pinnacle Bank will establish an office at 1301 South County Road, Toledo, Iowa, upon consummation of the proposal.	Newspaper: Federal Register:	Not available Not applicable
TALEN, INC.	4c8	Talen, Inc., Traer, Iowa, for permission to continue to engage in the permissible nonbanking activity of extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 01/03/2012

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 December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ARKANSAS BANCSHARES, INC.	4c8	First Arkansas BancShares, Inc., Jacksonville, Arkansas, to acquire 33 percent of FAS Capital, LLC, Atlanta, Georgia, and thereby engage in lending activities.	Newspaper: Federal Register:	Not applicable Not available
FIRST ARKANSAS BANCSHARES, INC.	4c8	First Arkansas BancShares, Inc., Jacksonville, Arkansas, to increase its ownership in BVCA, LLC, from 18 percent to 100 percent, and continue to engage in lending.	Newspaper: Federal Register:	Not applicable Not available

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 December 17, 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, Baxter, Minnesota, and thereby indirectly acquire First National Bank of Buhl, Buhl, Minnesota.	Newspaper:	Not available
			Federal Register:	01/03/2012

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	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANK	Member	American National Bank (to be known as ANB Bank), Denver, Colorado, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FEDERAL OF OLATHE BANCORP, INC.	* 3A1	First Federal Olathe Bancorp, Inc., Olathe, Kansas, to become a bank holding company through the retention of 100 percent of the voting shares of First Federal Savings and Loan Bank, Olathe, Kansas.	Newspaper: Federal Register:	12/31/2011 12/30/2011
OKLAHOMA BANCSHARES HOLDINGS, INC.	* 3A1	Oklahoma Bancshares Holdings, Inc., Norman, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Town & Country Bancshares, Inc., parent of Oklahoma State Bank, both in Guthrie, Oklahoma.	Newspaper: Federal Register:	12/23/2011 12/19/2011
VALLEY BANCSHARES INCORPORATED	* 3A3	Valley Bancshares Incorporated, Pauls Valley, Oklahoma, to acquire up to 23 percent of the voting shares of First Lindsay Corporation, parent of The First National Bank of Lindsay, both in Lindsay, Oklahoma.	Newspaper: Federal Register:	01/17/2012 01/12/2012
WILLIAMS FINANCIAL CORP.	CIC	Notice by Meredith Williams, Omaha, Nebraska; Luke and Julie Rickertsen, Gothenburg, Nebraska; Matthew H. Williams Family Irrevocable Trust #1; and Matthew H. Williams Family Irrevocable Trust #2; to become part of the group acting in concert; and Robert M. Williams, Omaha, Nebraska, individually and as Trustee of the Matthew H. Williams Family Irrevocable Trust #1; and Matthew H. Williams Family Irrevocable Trust #2; to acquire control of Williams Financial Corp., parent of The Gothenburg State Bank and Trust Company, both in Gothenburg, Nebraska.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 17, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROCKWALL BANCSHARES, INC.	* 3A1	Rockwall Bancshares, Inc., Rockwall, Texas, to become a bank holding company by acquiring 100 percent of Northern Bancshares, Inc., Chillicothe, Texas, and therefore indirectly, The First National Bank of Chillicothe, Chillicothe, Texas.	Newspaper:	Not available
			Federal Register:	01/06/2012

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 December 17, 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 BanFund - CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, and all existing controlling parties, to acquire more than 24.9% of the voting securities of Pacific Mercantile Bancorp, Costa Mesa, California through an investment preferred and common shares of Pacific Mercantile Bancorp and thereby indirectly acquire additional voting shares of Pacific Mercantile Bank, Costa Mesa, California.	Newspaper: Federal Register:	11/04/2011 12/05/2011
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
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch office to be located at 19625 Stevens Creek Boulevard, Cupertino, California.	Newspaper: Federal Register:	12/16/2011 Not applicable
GRANDPOINT CAPITAL, INC.	* 3A3 4c8	Grandpoint Capital, Inc., Los Angeles, California, to acquire 100 percent of Regents Bancshares, Inc., Vancouver, Washington, and thereby indirectly acquire Regents Bank NA, La Jolla, California and 2) to acquire 100 percent of the equity interest of Peroria Holdings, LLC, Vancouver, Washington, and engage in loan servicing, extending credit and holding, management and disposal of OREO, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	12/28/2011 12/30/2011
PRIVATE BANCORP OF AMERICA, INC.	* 3A1	Private Bancorp of America, Inc., to become a bank holding company by acquiring 100 percent of San Diego Private Bank, both of La Jolla, California.	Newspaper: Federal Register:	Not available Not available

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.

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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