
Federal Reserve Release



H.2

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

No. 23

Week Ending June 9, 2012

Testimony and Statements

Dodd-Frank Act Implementation -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs regarding the Federal Reserve's implementation of the Dodd-Frank Act.

- Published, June 6, 2012

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

- Published, June 7, 2012

Banking Supervision & Regulation

Supervisory Coordination -- memorandum of understanding to clarify the coordination of supervisory activities by the Board, Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation, National Credit Union Administration, and Office of the Comptroller of the Currency under the Dodd-Frank Act.

- Announced, June 4, 2012

Regulations and Policies

Capital Rules -- (1) request for public comment on proposed rules to enhance risk-based capital requirements and (2) final rule on market risk capital requirements.

- Approved, June 7, 2012

Enforcement

Mariner's Bancorp, Edgewater, New Jersey -- written agreement with the Federal Reserve Bank of New York.

- Announced, June 5, 2012

Enforcement

Paradise Bank, Boca Raton, Florida -- written agreement dated April 16, 2010,
terminated May 30, 2012.

- Announced, June 5, 2012

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**MA** Monetary Affairs**Bank Branches, Domestic**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the southwest corner of Township Street and College Avenue, Fayetteville.

- Approved, June 5, 2012

Atlanta

The Community Bank of East Tennessee, Clinton, Tennessee -- to establish branches at 1499 North Mt. Juliet Road, Mt. Juliet, and at 403 South Lowry Street, Smyrna.

- Approved, June 8, 2012

Kansas City

The F&M Bank & Trust Company, Tulsa, Oklahoma -- to establish a branch at 5840 Northwest Highway, Dallas, Texas.

- Approved, June 8, 2012

Bank Holding Companies

Boston

Coastway Bancorp, MHC, Cranston, Rhode Island, and Coastway Bancorp, LLC -- to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Coastway Community Bank, Cranston; and elections by Coastway MHC and Coastway LLC to become financial holding companies.

- Approved, June 4, 2012

Bank Holding Companies

St. Louis

Farmers Bancshares, Inc., Hardinsburg, Kentucky -- to engage in lending activities through the purchase of loans from its subsidiary bank, Farmers Bank, Hardinsburg.

- Approved, June 6, 2012

Chicago

GNB Bancorporation, Grundy Center, Iowa -- waiver of application to acquire First State Bank, Manchester, in connection with the merger of First State Bank with and into GNB Bancorporation's subsidiary bank, GNB Bank, Grundy Center.

- Granted, June 5, 2012

Bank Mergers

New York

Five Star Bank, Warsaw, New York -- to purchase certain assets and assume certain liabilities of First Niagara Bank, N.A., Buffalo.

- Approved, June 6, 2012

Dallas

Texas First Bank, Texas City, Texas -- to merge with Houston Business Bank, Houston, and to establish a branch 1535 West Loop South.

- Approved, June 4, 2012

Dallas

Texas First Bank, Texas City, Texas -- to merge with Texas Coastal Bank, Pasadena, and to establish branches.

- Approved, June 8, 2012

Change in Bank Control

St. Louis

First Bancorp of Indiana, Inc., Evansville, Indiana -- change in bank control of First Bancorp and its subsidiary bank, First Federal Savings Bank, Evansville.

- Permitted, June 4, 2012

Chicago

Ixonia Bancshares, Inc., Ixonia, Wisconsin -- change in bank control of Ixonia Bancshares and its subsidiary bank, ISB Community Bank, Ixonia.

- Permitted, June 7, 2012

Boston

MNB Bancorp, Milford, Massachusetts -- change in bank control of MNB Bancorp and its subsidiary bank, The Milford National Bank and Trust Co., Milford.

- Permitted, June 7, 2012

Extensions of Time

St. Louis

Centennial Bank, Conway, Arkansas -- extension to September 1, 2012, to establish a mobile branch in Wakulla County, Florida.

- Granted, June 7, 2012

St. Louis

Centennial Bank, Conway, Arkansas -- extension to October 1, 2012, to establish a mobile branch serving the Florida counties of Bay, Calhoun, Franklin, Gulf, Lake, Leon, Liberty, Orange, and Seminole.

- Granted, June 7, 2012

Extensions of Time

Secretary

Leveraged Lending -- commenters' requests to extend the comment period on the proposed interagency guidance on leveraged lending.

- Denied, June 4, 2012

Financial Holding Companies

Dallas

Triumph Consolidated Cos., LLC, Dallas, Texas -- election to become a financial holding company.

- Effective, June 8, 2012

Membership

Boston

The First National Bank of Ipswich, Ipswich, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, June 8, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 9, 2012

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 June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAHAM BETEILIGUNGSGESELLSCHAFT AG	CIC	Notice by Muhammad Habib to retain a controlling interest in Maham Beteiligungsgesellschaft AG, Zurich, Switzerland, and thereby indirectly retain control of Habib American Bank, New York, New York.	Newspaper:	Not available
			Federal Register:	Not available

District: 2

Federal Reserve Bank of New York

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MALVERN BANCORP, INC	* SLHC Formation * MHC Conversion	Malvern Federal Mutual Holding Company, Paoli, PA, proposes to convert to stock form and merge with Malvern Bancorp, Inc., Paoli, PA, which proposes to become a savings and loan holding company by acquiring 100 percent of Malvern Federal Savings Bank, Paoli, PA.	Newspaper: Federal Register:	Not available 07/05/2012
NORTHFIELD BANCORP, INC	* MHC Conversion * SLHC Formation	Northfield Bancorp, MHC, Staten Island, NY, proposes to convert to a stock form and merger with and into Northfield Bancorp, Inc., Woodbridge, NJ, which proposes to become a savings and loan holding company by acquiring Northfield Bank, Staten Island, NY.	Newspaper: Federal Register:	Not available 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	* MHC Conversion * SLHC Formation	Polonia MHC, Huntingdon Valley, PA, proposes to convert to stock form and merge with and into Polonia Bancorp, Huntingdon Valley, PA, which will subsequently merge with and into Polonia Bancorp, Inc., Huntingdon, Valley, PA, which proposes to become a savings and loan holding company by acquiring 100 percent of Polonia Bank, Huntingdon Valley, PA.	Newspaper: Federal Register:	Not available 07/09/2012
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA to establish a branch office located at 125 South Ridge Plaza, State College, PA.	Newspaper: Federal Register:	06/08/2012 Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, PA to acquire Gateway Bank of Pennsylvania, McMurray, PA pursuant to Section 3 of the Bank Holding Company Act	Newspaper:	Not available
			Federal Register:	Not available

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 June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FAUQUIER BANK, THE	* Branch	The Fauquier Bank, Warrenton, Virginia, to establish a branch at 7485 Limestone Drive, Gainsville, Virginia	Newspaper:	06/22/2012
			Federal Register:	Not applicable
HOVDE PRIVATE EQUITY ADVISORS LLC	* SLHC Merger * SLHC Formation	Financial Services Partners Fund I LLC, Hovde Acquisition I LLC, and Hovde Private Equity Advisors LLC, all of Washington, DC (collectively the "Hovde Group"), to acquire control of a savings and loan holding company, Carrolton Bancorp, Columbia, Maryland, upon Carrolton Bancorp's conversion to a savings and loan holding company through a merger with Jefferson Bancorp, Inc., Washington, DC, a subsidiary of the Hovde Group, pursuant to Section 10 of the Home Owners Loan Act.	Newspaper:	Not available
			Federal Register:	Not available
SONABANK	* Branch	Sonabank, McLean, Virginia, to establish a branch at 6719 Leaberry Way, Unit L, The Shoppes at Haymarket, Haymarket, Virginia.	Newspaper:	06/25/2012
			Federal Register:	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 June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
GIANT HOLDINGS, INC.	CIC	After the fact notice by Robert Roschman and the Robert Roschman Revocable Trust, Robert Roschman trustee, to retain control of 25 percent or more of Giant Holdings, Inc., and Landmark Bank, NA, all of Fort Lauderdale, Florida.	Newspaper:	06/15/2012
			Federal Register:	Not available
PANAMERICAN CAPITAL, INC.	* 3A1	PanAmerican Capital, Inc., Miami, Florida, to become a bank holding company by acquiring 92.60 percent of the outstanding shares of Chipola Community Bank, Marianna, Florida.	Newspaper:	Not available
			Federal Register:	07/09/2012

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to purchase the assets and assume the liabilities of 21 branches of Independent Bank, Ionia, Michigan, and thereby establish 21 branches.	Newspaper: Federal Register:	Not available Not applicable
FIRST COMMUNITY BANK	* 18C	First Community Bank, Harbor Springs, Michigan, to merge with Select Bank, Grand Rapids, Michigan.	Newspaper: Federal Register:	Not available Not applicable
FIRST STATE BANK HOLDING COMPANY	CIC	Notice by Mildred Stanley, Searsboro, Iowa, as trustee of the Warren Stanley Trust to retain control of 15.42 percent of First State Bank Holding Company, Lynnville, Iowa, and thereby indirectly First State Bank, Lynnville, Iowa.	Newspaper: Federal Register:	06/15/2012 06/05/2012
FIRST STATE BANK HOLDING COMPANY	CIC	Notice by the Gause Family (Bryce and Sheila Gause, Lynnville, Iowa; HW and Nancy Barnhouse, Vero Beach, FL; Lester and Kay Gause, Newton, Iowa; Charles Gause, Providence, NC; Gary and Joan Ales, Lakewood Ranch, FL; Rebecca Barnhouse, Youngstown, OH; Richard Buls, New Market, MD; Kristy Crawford, Frederick, MD; Curtis Gause, Pleasant Hill, IA; Peggy Gause, Roanoke, VA; Russell Gause, Pasadena, TX; Carrie Holub, Davenport, IA; Connie Kopacek, Urbandale, IA; Cynthia Smith, Newton, IA and Kimberly Soulen, Meyersville, MD) acting in concert, to retain control of First State Bank Holding Company, Lynnville, Iowa, and thereby indirectly First State Bank, Lynnville, Iowa.	Newspaper: Federal Register:	06/15/2012 06/26/2012
NORTH MILWAUKEE BANCSHARES, INC.	4c8	North Milwaukee Bancshares, Inc., Milwaukee, Wisconsin, to continue to engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available

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 June 9, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELBERFELD STATE BANK, THE	* Branch	The Elberfeld State Bank, Elberfeld, Indiana, to establish a branch facility to be located at 3403 North Green River Road, Evansville, Indiana.	Newspaper:	06/18/2012
			Federal Register:	Not applicable
EVOLVE BANK & TRUST	* 18C * Branch	Evolve Bank & Trust, West Memphis, Arkansas, to purchase certain assets and assume certain liabilities of the Oakland Tennessee branch of The Farmers Bank of Lynchburg, Lynchburg, Tennessee, and to retain the acquired facility as a branch.	Newspaper:	07/05/2012
			Federal Register:	Not applicable
OLD NATIONAL BANCORP	* 3A5	Old National Bancorp, Evansville, Indiana, to merge with Indiana Community Bancorp, Columbus, Indiana.	Newspaper:	06/27/2012
			Federal Register:	07/02/2012
SOUTHERN BANK	* Branch	Southern Bank, Poplar Bluff, Missouri, to establish a branch facility to be located at 1925 S. Main, Jonesboro, Arkansas.	Newspaper:	06/18/2012
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis
Filings received during the week ending June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS BANCSHARES, INC.	* 3A5	Adams Bancshares, Inc., Adams, Minnesota, to merge with Elkton Bancshares, Inc., Elkton, Minnesota, and thereby indirectly acquire Farmers State Bank of Elkton, Elkton, Minnesota.	Newspaper: Federal Register:	06/23/2012 07/02/2012
FNB BANCSHARES INC.	CIC	Change in Control Notice by William V. Eckles Bank Trust, Mr. William V. Eckles as Trustee, Blue Earth, Minnesota, to retain control of FNB Bancshares, Inc., Blue Earth, Minnesota, and thereby indirectly retain control of First Bank Blue Earth, Blue Earth, Minnesota.	Newspaper: Federal Register:	Not available 06/18/2012
NORTHFIELD BANCSHARES, INC.	CIC	Notice by Russell S. King, North Oaks, Minnesota, to acquire 10 percent or more of the shares of Northfield Bancshares, Inc., Northfield, Minnesota, and thereby indirectly gain control of Community Resource Bank, Northfield, Minnesota.	Newspaper: Federal Register:	Not available 06/28/2012

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending June 9, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITY BANK, A NATIONAL ASSOCIATION	Member	Equity Bank, National Association, Andover, Kansas, 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 BANCSHARES, INC.	CIC	Notice by David L. Spehar, Olathe, Kansas; Charles E. Thacker, Fulton, Illinois; Larry G. Barcus, Rockville, Missouri; John G. Sturtridge, Oro Valley, Arizona; and Keith L. Roberts, Leawood, Kansas; all as a group acting in concert, to acquire control of First Bancshares, Inc., parent of The First State Bank of Kansas City, Kansas, both in Kansas City, Kansas.	Newspaper: Federal Register:	06/28/2012 Not available
VALLEY BANK SHARES, INC.	4c8	Valley Bank Shares, Inc., proposes to acquire through its wholly-owned subsidiary, First National Agency Company, both in Valley, Nebraska, the insurance agency assets of Avoca Company, Avoca, Nebraska.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
DFW CAPITAL HOLDINGS, INC.	* 3A1	DFW Capital Holdings, Inc., Dallas, Texas, to indirectly acquire 100 percent of Schwertner State Bank, Schwertner, Texas, through a merger with its wholly owned subsidiary, DFW Capital Holdings Merger Corporation, Dallas, Texas, and for DFW Capital Holdings, Inc., to thereby become a bank holding company.	Newspaper:	Not available
			Federal Register:	07/05/2012

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period		
DIAMOND A FINANCIAL, LP	* 3A1	Diamond A Financial, L.P., Hilltop Holdings, Inc., and Meadow Corporation, all of Dallas, Texas, to become bank holding companies by acquiring 100 percent of PlainsCapital Corporation and its subsidiary bank, PlainsCapital Bank, both of Dallas, Texas, pursuant to section 3 of the Bank Holding Company Act.;	Newspaper:	Not available	
	4c8		Federal Register:	Not available	
	* 4c8				
	4c8				
		<p>Diamond A Financial, L.P., Hilltop Holdings, Inc., and Meadow Corporation, all of Dallas, Texas, to engage in mortgage lending activities pursuant to section 4(c)(8) of the Bank Holding Company Act through PrimeLending, A PlainsCapital Company, and its direct and indirect subsidiaries, Pirmelending Ventures Management, LLC, and PrimeLending Ventures, LLC, all of Dallas, Texas;</p> <p>Diamond A Financial, L.P., and Hilltop Holdings, Inc., both of Dallas, Texas, to retain a noncontrolling interest in SWS Group, Inc., and its subsidiary savings association, Southwest Securities, FSB, both of Dallas, Texas, and thereby engage in the operation of a savings association pursuant to Section 4(c)(8) of the BHC Act; and</p> <p>Diamond A Financial, L.P., and Hilltop Holdings, Inc., both of Dallas, Texas, through a retention of a noncontrolling interest in SWS Group, Inc., and indirect controlling interests in the subsidiaries of SWS FSB, pursuant to sections 4(c)(8) of the BHC Act and Regulation Y, and thereby engage indirectly in certain nonbanking activities of those subsidiaries pursuant to section 4(c)(8) of the BHC Act, to consist of extending credit and servicing loans; activities related to extending credit; financial and investment advisory activities; agency transactional services for customers, including providing securities brokerage services, acting as riskless-principal and providing private-placement services and other transactional services as agent for customers; underwriting and dealing in government obligations and money market investments; community development activities; and issuing and selling money orders, savings bonds, traveler's checks and similar consumer payment instruments.</p>			

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLAINS BANCORP, INC.	CIC	Notice by Ray Mark Bain, Lubbock, Texas, individually, as co-trustee of the RMB 2012 Family Trust, trustee of the Ray Mark Bain 2007 Trust, and trustee of the Ray Mark Bain Children's Trusts; Michael Lewis Bain, Canyon, Texas, individually, as co-trustee of the RMB 2012 Family Trust, trustee of the Michael L. Bain 2007 Trust, and trustee of the Michael L. Bain Children's Trusts; Nancy Bain Seybert, Perryton, Texas, individually, as trustee of the Nancy Bain Seybert 2007 Trust, and trustee of the Nancy Bain Seybert Children's Trusts; Ray M. Bain, Dimmitt, Texas; and Barbara June Bain, Dimmitt, Texas; collectively a group acting in concert, to control, retain and acquire 47.71 percent of Plains Bancorp, Inc., Dimmitt, Texas, and therefore, indirectly, First United Bank, Dimmitt, Texas.	Newspaper:	Not available
			Federal Register:	05/09/2012

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 June 9, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF UTAH	* Branch	Bank of Utah, Ogden, Utah, to establish a branch office to be located at 4605 Harrison Blvd, Suite 100, Ogden, Utah.	Newspaper: Federal Register:	06/14/2012 Not applicable
FIRST FOUNDATION INC.	* 3A1 4c8	First Foundation Inc. to become a bank holding company upon the conversion of its wholly-owned subsidiary First Foundation Bank from a federal savings bank to a commercial bank and 2) to engage in financial and investment advisory activities through its wholly-owned subsidiary, First Foundation Advisors, all of Irvine, California.	Newspaper: Federal Register:	Not available 06/01/2012
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 5.57 percent of Oriental Financial Group, Inc., and indirectly, Oriental Bank & Trust, both of San Juan, Puerto Rico.	Newspaper: Federal Register:	06/06/2012 05/30/2012
NEIGHBORHOOD BANCORP	CIC	Interagency Notice of Change in Control by Neighborhood Bancorp Employee Stock Ownership Plan Trust Agreement, National City, California; Robert M. McGill, Sally M. Furay and Conny M. Jamison, all of San Diego, California, to retain 10 percent or more of Neighborhood Bancorp, National City, California, and thereby indirectly, Neighborhood National Bank, San Diego, California.	Newspaper: Federal Register:	Not available 06/21/2012
RBB BANCORP	4c8	RBB Bancorp, to form a wholly-owned subsidiary, RBB Asset Management Company, both of Los Angeles, California, and thereby engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 06/28/2012
SOUND COMMUNITY MHC	* MHC Conversion * SLHC Formation	Sound Financial Bancorp, Inc., Seattle, Washington; to become a savings and loan holding company upon the second-step conversion of Sound Community MHC, and Sound Financial, Inc., both in Seattle, Washington. Sound Financial Bancorp, Inc. will control Sound Community Bank, Seattle, Washington.	Newspaper: Federal Register:	Not available 05/05/2012

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act