
Federal Reserve Release



H.2

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

No. 26

Week Ending June 30, 2012

Testimony and Statements

Mobile Payments -- statement by Stephanie Martin, associate general counsel, before a subcommittee of the House Committee on Financial Services on the regulation of mobile payments.

- Published, June 29, 2012

Banking Supervision & Regulation

Resolution Plans -- interagency process for receiving and evaluating the initial resolution plans ("living wills") from the largest banking organizations operating in the United States.

- Announced, June 29, 2012

Forms

Forms -- initial Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Proposed, June 28, 2012

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- agreement with the Department of the Treasury regarding a reduction of credit protection provided for the TALF under the Troubled Asset Relief Program.

- Approved, June 27, 2012

Regulations and Policies

Host-State Lending Ratios -- interagency release of the host-state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, June 29, 2012

Enforcement

Crown Bankshares, Inc., Edina, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, June 26, 2012

Delmar Bancorp, Salisbury, Maryland -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, June 26, 2012

Village Bank and Trust Financial Corp., Midlothian, Virginia -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, June 28, 2012

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Richmond

The Fauquier Bank, Warrenton, Virginia -- to establish a branch at 7485 Limestone Drive, Gainesville.

- Approved, June 27, 2012

Atlanta

USAmeriBank, Largo, Florida -- to establish a temporary branch at 472 North Dean Street, Suite 104, Auburn, Alabama, and a permanent branch at 1943 East Glenn Avenue.

- Approved, June 29, 2012

Bank Holding Companies

Minneapolis

Central Bancshares, Inc., Golden Valley, Minnesota, and Central Bank, Stillwater -- waiver of applications to acquire Bank of Naples, Naples, Florida, in connection with the merger of Bank of Naples with and into Central Bank, Stillwater, Minnesota.

- Granted, June 29, 2012

St. Louis

First State Bancorp, Inc. Employee Stock Ownership Plan, Caruthersville, Missouri -- to become a bank holding company by acquiring shares of First State Bancorp, Inc., Caruthersville, and thereby acquire First State Bank and Trust Company.

- Approved, June 29, 2012

Bank Holding Companies

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- to engage in extending credit and servicing loans, leasing personal or real property, and financial and investment advisory activities.

- Approved, June 28, 2012

San Francisco

Security California Bancorp, Riverside, California -- to form a subsidiary, SCB Asset Management, Riverside, to engage in extending credit and servicing loans.

- Approved, June 28, 2012

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Kennedy-Wilson Holdings, Inc., Beverly Hills, California -- modification of a commitment in connection with Kennedy-Wilson's investment in the Bank of Ireland, Dublin, Ireland.

- Approved, June 27, 2012

Change in Bank Control

Kansas City

Ameriwest Corporation, Omaha, Nebraska -- change in bank control of Ameriwest and its subsidiary bank, First Westroads Bank, Inc., Omaha.

- Permitted, June 27, 2012

Change in Bank Control

New York

City National Bancshares Corporation, Newark, New Jersey -- change in bank control of City National and its subsidiary bank, City National Bank of New Jersey, Newark.

- Permitted, June 29, 2012

Atlanta

PCNB Bancshares, Inc., Bremen, Georgia -- change in bank control of PCNB and its subsidiary bank, Peoples Community Bank, Bremen.

- Permitted, June 25, 2012

Membership

Kansas City

The First National Bank of Buffalo, Buffalo, Wyoming -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First Northern Bank of Wyoming, and to increase its investment in bank premises.

- Approved, June 27, 2012

Kansas City

Wyoming Bank & Trust, Cheyenne, Wyoming -- to become a member of the Federal Reserve System and to increase its investment in bank premises.

- Approved, June 25, 2012

Savings and Loan Holding Companies

San Francisco

Sound Financial Bancorp, Inc., Seattle, Washington -- to become a savings and loan holding company upon the second-step conversion of Sound Community MHC, Seattle, and Sound Financial, Inc. and to control Sound Community Bank.

- Approved, June 29, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A5	Application by Independent Bank Corp, Rockland, Massachusetts, to acquire Central Bancorp, Inc. and its subsidiary bank, Central Co-operative Bank, both of Somerville, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

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 30, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citifin S.A. E.F.C., Madrid, Spain.	Newspaper: Federal Register:	Not applicable Not applicable
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Investment	JPMorgan Chase Bank, National Association, Columbus, Ohio, J.P. Morgan International Inc., New York, New York, Bank One International Holdings Corporation, Chicago, Illinois, J.P. Morgan International Finance Limited, Newark, Delaware, and J.P. Morgan Overseas Capital Corporation, Newark, Delaware, provide 30 days' prior notice, pursuant to Section 211.9(f) of Regulation K, to make an investment to increase capital of J.P. Morgan Whitefriars, Inc., London, England.	Newspaper: Federal Register:	Not applicable Not applicable
NANYANG COMMERCIAL BANK, LIMITED	FBSEA	Nanyang Commercial Bank Limited, Hong Kong, to upgrade its limited branch located in San Francisco, California, to a full service branch, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	07/09/2012 Not applicable

District: 2

Federal Reserve Bank of New York

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: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending June 30, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHFIELD BANCORP, INC	* MHC Conversion * SLHC Formation	Northfield Bancorp, MHC, Staten Island, NY, proposes to convert to stock form and merge with and into Northfield Bancorp, Inc, Woodbridge, New Jersey, which proposes to become a savings and loan holding company by acquiring Northfield Bank, Staten Island, NY.	Newspaper: Federal Register:	Not available 07/09/2012
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

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:

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The following state member banks have been examined and their CRA public evaluations are now available.

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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 June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK, INC.	* Branch	Community Trust Bank, Inc., Pikeville, KY to establish a branch at 3090 Richmond Rd., Lexington, KY.	Newspaper: Federal Register:	07/09/2012 Not applicable
KENTUCKY FIRST FEDERAL BANCORP	* SLHC Acquisition MHC Minority Stock Issuance	Application by First Federal MHC, Hazard, KY; Kentucky First Federal Bancorp, Hazard, KY; and Frankfort First Bancorp, Inc., Frankfort, KY to acquire CKF Bancorp, Inc., Danville, KY and its wholly-owned subsidiary, Central Kentucky Federal Savings Bank, Danville, KY and Application by Kentucky First Federal Bancorp, Hazard, KY for approval of a minority stock issuance by a savings association subsidiary of a mutual holding company.	Newspaper: Federal Register:	Not available 07/16/2012

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.

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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
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 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 07/26/2012

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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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 June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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

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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 June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN METRO BANCORP, INC.	CIC	Sidney J. Lee, as an individual, and together with his sisters, Medora Lee and Serena Lee, as a group acting in concert to acquire control of 3,621,708 shares or 82.48 percent of American Metro Bancorp, Inc., Chicago, Illinois (BHC), and thereby indirectly acquire American Metro Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 07/17/2012
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
COMMUNITY FIRST BANK	Member	Community First Bank, Keosauqua, Iowa, to become a member in the Federal Reserve System.	Newspaper: Federal Register:	Not applicable 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
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire Farmer City State Bank, Farmer City, Illinois.	Newspaper: Federal Register:	Not available 07/23/2012
LAPORTE SAVINGS BANK, MHC	* MHC Conversion * SLHC Formation	LaPorte Savings Bank, MHC, La Porte, Indiana, a mutual holding company, proposes to convert to stock form and merge with LaPorte Bancorp, Inc., an existing savings and loan holding company. The existing LaPorte Bancorp, Inc., will merge with a new company, also called LaPorte Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of The LaPorte Savings Bank, all of La Porte, Indiana.	Newspaper: Federal Register:	Not available 07/20/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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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 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FAYETTE COUNTY, THE	* 18C * Branch	The Bank of Fayette County, Piperton, Tennessee, (formerly Moscow, Tennessee) to purchase certain assets and assume certain liabilities of the Whiteville, Tennessee branch location of Merchants & Planters Bank, Bolivar, Tennessee, and to retain the acquired facility as a branch.	Newspaper: Federal Register:	Not available Not applicable
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 81541 Old Highway, Islamorada, Florida.	Newspaper: Federal Register:	07/13/2012 Not applicable

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 June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
EDEN VALLEY BANCSHARES, INC.	CIC	Change in control notice by Todd J. Zaun, Sartell, Minnesota, and Steven M. Zaun, Marina Del Ray, California, each to acquire 25% or more of the shares of Eden Valley Baneshares, Eden Valley, Minnesota, and thereby indirectly acquire control of State Bank in Eden Valley, Eden Valley, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period		
CIC BANCSHARES, INC.	* 3A3	CIC Bancshares, Inc., Denver, Colorado, to acquire, through its subsidiary CIC Merger Sub, Inc., Denver, Colorado, 100 percent of the voting shares of Millennium Bancorp, Inc., parent of Millennium Bank, both in Edwards, Colorado. Immediately thereafter, CIC Merger Sub, Inc., Denver, Colorado, will merge into Millennium Bancorp, Inc. Centennial Bank, Centennial, Colorado, to merge with Millennium Bank, Edwards, Colorado, and incident thereto, to establish branches in Breckenridge, Edwards, Englewood, Steamboat Springs, Vail, and Fraser, all in Colorado.	Newspaper:	Not available	
	* 3A1		Federal Register:	06/21/2012	
	* 18C				
	* Branch				
FIRST NEBRASKA BANK	* 18C	First Nebraska Bank, Valley, Nebraska, to purchase certain assets and assume certain liabilities of Heartland Community Bank, Bennet, Nebraska, and incident thereto, to establish branches in Avoca, Bennet, Nebraska City, and Weeping Water, all in Nebraska.	Newspaper:	07/12/2012	
	* Branch		Federal Register:	Not applicable	
MADISON COUNTY HOLDING, MHC	* MHC	Madison County Holding Company, MHC, proposes to convert to stock form and merge with Madison County Financial Corporation, which proposes to become a savings and loan holding company by acquiring 100 percent of Madison County Bank, all of Madison, Nebraska.	Newspaper:	Not available	
	Conversion * SLHC Formation		Federal Register:	07/16/2012	
ROSE HILL BANK	Member	Rose Hill Bank, Rose Hill, Kansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable	
			Federal Register:	Not applicable	
RSNB BANK	Member	RSNB Bank, Rock Springs, Wyoming, to become a member of the Federal Reserve System.	Newspaper:	Not applicable	
			Federal Register:	Not applicable	
UNION STATE BANK, THE	* Branch	The Union State Bank, to establish a branch at 700 N. Summit Street, both in Arkansas City, Kansas.	Newspaper:	07/09/2012	
			Federal Register:	Not applicable	

District: 10

Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	* 3A3 4c8	Carlile Bancshares, Inc., Fort Worth, Texas, to acquire 100% of the common stock of Washington Investment Company, Yuma, Colorado, and therefore indirectly Colorado Community Bank, Yuma, Colorado, pursuant to Section 3 of the Bank Holding Company Act, and Colorado Front Range Holdings, Inc., Yuma, Colorado, pursuant to Section 4 of the Bank Holding Company Act and Section 225.23 of Regulation Y.	Newspaper:	07/14/2012
			Federal Register:	07/21/2012

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 30, 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:	07/09/2012
	* 4c8			
	4c8			
		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, PrimeLending Ventures Management, LLC, and PrimeLending Ventures, LLC, all of Dallas, Texas;		
		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		
		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 Southwest Securities, 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.		
FVNB CORP.	* 3A3	FVNB Corp., MOW/RPW II, Ltd., and MOW/RPW Holdings II, LLC, all of Victoria, Texas, to acquire 100 percent of First State Bank, New Braunfels, Texas.	Newspaper:	Not available
			Federal Register:	07/20/2012

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ODESSA SOUTHWEST BANCSHARES, INC.	* 3A1	Odessa SouthWest Bancshares, Inc., Odessa, Texas, to become a bank holding company by acquiring 100 percent of SouthWest Bank, Odessa, Texas; AND Odessa SouthWest Bancshares, Inc., Odessa, Texas, elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	07/21/2012

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 30, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACTRUST BANCORP, INC.	* 3A5	First PactTrust Bancorp, Inc., Irvine, California, to merge with Gateway Bancorp, Santa Ana, California, with First PacTrust Bancorp, Inc., surviving and thereby indirectly acquire Gateway Business Bank, Cerritos, California.	Newspaper: Federal Register:	Not available 07/26/2012
GRANDPOINT CAPITAL, INC.	4c8	Grandpoint Capital, Inc., Los Angeles, California, to acquire Peoria Holdings, LLC, Vancouver, Washington, and thereby engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 07/19/2012
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:	06/21/2012 06/21/2012
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

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