
Federal Reserve Release



H.2

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

No. 19

Week Ending May 8, 2010

Regulations and Policies

Term Deposit Facility (TDF) -- authorization of up to five small-value offerings of term deposits in coming months and of a basic structure for the small-value TDF offerings.

- Approved, May 7, 2010

Enforcement

AliKat Investments, Inc., Gurnee, Illinois, and Northside Community Bank -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, May 6, 2010

Bank of Commerce Holdings, Inc., Sarasota, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, May 7, 2010

Lake County Bank, St. Ignatius, Montana -- written agreement with the Federal Reserve Bank of Minneapolis and the Montana Division of Banking and Financial Institutions.

- Announced, May 3, 2010

Legacy Bancorp, Inc., Milwaukee, Wisconsin, and Legacy Bank -- written agreement with the Federal Reserve Bank of Chicago and the State of Wisconsin Department of Financial Institutions.

- Announced, May 5, 2010

The Northwestern Bank, Chippewa Falls, Wisconsin -- written agreement with the Federal Reserve Bank of Minneapolis and the State of Wisconsin Department of Financial Institutions.

- Announced, May 4, 2010

Enforcement

Paradise Bank, Boca Raton, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation.

- Announced, May 3, 2010

The South Financial Group, Greenville, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, May 7, 2010

Sumitomo Mitsui Banking Corporation, Tokyo, Japan, and its New York, New York, branch -- written agreement dated January 22, 2007, terminated May 6, 2010.

- Announced, May 6, 2010

Tower Financial Corporation, Fort Wayne, Indiana, and Tower Bank & Trust Company -- written agreement with the Federal Reserve Bank of Chicago and the Indiana Department of Financial Institutions.

- Announced, May 5, 2010

H.2 Actions under delegated authority

May 2, 2010 to May 8, 2010

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

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Kansas City

Citizens State Bank, Wisner, Nebraska -- to establish a branch at 109 East Sherman Street, West Point.

- Approved, May 4, 2010

Dallas

Community Bank, Granbury, Texas -- to establish a branch at 500 South Morgan Street, Granbury.

- Approved, May 5, 2010

Philadelphia

Susquehanna Bank, Lititz, Pennsylvania -- to establish a branch at 5002 Lincoln Drive West, Evesham Township, New Jersey.

- Approved, May 3, 2010

St. Louis

Town & Country Bank, Salem, Missouri -- to establish a branch at 1645 State Road Z, Pevely.

- Approved, May 4, 2010

Bank Holding Companies

Secretary

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- to retain The Bryn Mawr Trust Company of Delaware, Wilmington, Delaware.

- Approved, May 3, 2010

Bank Holding Companies

New York

The Goldman Sachs Group, Inc., New York, New York -- to retain an interest in Doral Holdings, L.P., San Juan, Puerto Rico, and Doral Bank, and to retain an indirect interest in Doral Bank, FSB, New York, New York, a federal savings association.

- Withdrawn, May 6, 2010

Dallas

Specialty Bancor, Inc., Austin, Texas -- to become a bank holding company and to acquire Community State Bank, Austin.

- Returned, May 5, 2010

Bank Mergers

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to purchase the assets and assume the liabilities of Champion Bank, St. Louis, and thereby establish a branch.

- Withdrawn, May 3, 2010

Banks, Foreign

New York

Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A. ("Rabobank Nederland"), Utrecht, The Netherlands -- to establish an agency in St. Louis, Missouri.

- Withdrawn, May 5, 2010

Change in Bank Control

Dallas

Casey Bancorp, Inc., Grand Prairie, Texas -- change in bank control of Casey and its subsidiary bank, Grand Bank of Texas, Grand Prairie.

- Permitted, May 7, 2010

Philadelphia

Square 1 Financial, Inc., Durham, North Carolina -- change in bank control of Square 1 and its subsidiary bank, Square 1 Bank, Durham.

- Permitted, May 5, 2010

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to August 7, 2010, to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, May 6, 2010

Atlanta

Regions Bank, Birmingham, Alabama -- extension to May 12, 2011, to establish a branch at 17615 Chenal Parkway, Little Rock, Arkansas.

- Granted, May 5, 2010

International Operations

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings -- waiver of remainder of notification period to invest in certain subsidiaries of State Street International Holdings in connection with the acquisition of Sanpaolo Bank S.A., Luxembourg, Luxembourg, and Intesa Sanpaolo Servizi Transazionali S.p.A., Torino, Italy.

- Granted, May 6, 2010

Membership

Richmond

First Financial Bank (in organization), Fairfax, Virginia -- to become a member of the Federal Reserve System.

- Withdrawn, May 3, 2010

Reserve Bank Operations

Director, RBOPS

Federal Reserve Bank of New York -- to proceed with construction and renovation for certain phases of its CORE Program.

- Approved, May 6, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by Connecticut Bank and Trust Company, 58 State House Square, Hartford, Connecticut, to establish a de novo branch office at 114 Woodland Street, Hartford, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
FIRST COMMUNITY BANK OF NEW HAVEN	* Branch	Application by Start Community Bank, New Haven, Connecticut to establish a de novo branch office at 258 Grand Avenue, New Haven, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Federal Register:	05/15/2010 Not applicable

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
170976	CHELSEA PROVIDENT CO-OP BK, CHELSEA, MASSACHUSETTS	11/30/2009	03/29/2010	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 May 8, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON, THE	Other Foreign	The Bank of New York Mellon, New York, New York, on behalf of Mellon Overseas Investment Corporation, Greenville, Delaware ("MOIC") to amend MOIC's Articles of Association to change the location of its home office to Newark, Delaware.	Newspaper: Federal Register:	Not applicable Not applicable
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France, to establish an additional branch office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	05/25/2010 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch located at 12161 Rockville Pike, Rockville Montgomery County, Maryland.	Newspaper: Federal Register:	05/14/2010 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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601416	FIVE STAR BK, WARSAW, NEW YORK	05/18/2009	03/01/2010	O	Large Bank

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 May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW CENTURY BANK	* Branch	New Century Bank, doing business as Customer 1st Bank, Phoenixville, PA, to establish three branch offices, located at 2419 Nottingham Way, Hamilton, NJ, Route 413 & Doublewoods Road, Langhorne, PA, and 73 Old Dublin Pike, Doylestown, PA.	Newspaper:	05/20/2010
			Federal Register:	Not applicable
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

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.

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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 May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by Hometown Bancshares, Inc. 401(k) Profit Sharing Plan (Tammy Rae Waggoner, Trustee), Middlebourne, WV to retain control of 10.77 percent of the outstanding voting shares of Hometown Bancshares, Inc., Middlebourne, WV.	Newspaper:	05/11/2010
			Federal Register:	05/14/2010

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending May 8, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAROLINA BANCSHARES CORPORATION	CIC	David Muldrow Beasley, Society Hill, South Carolina, to individually retain 27.05% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina. Additionally, David Muldrow Beasley, Henry Wesley Beasley, Richard Lewis Beasley, and Richard Lee Beasley, as a group acting in concert, to retain 71.04% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina.	Newspaper: Federal Register:	06/01/2010 04/19/2010
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Falls Church, Virginia, to establish a branch at 11 N. Washington Street, Rockville, Maryland	Newspaper: Federal Register:	Not available Not applicable
PEOPLES BANCORPORATION, INC.	CIC	Robert E. Dye, Jr., Lane W. Dye, Alexander C. Dye, Amy S. Dye, Brenda W. Dye, Devon A. Young, Cassi A. Young, and Taylor W. Young, all of Easley, South Carolina; with Gary G. Wells, Helen T. Wells, and the Joe A. Young Trust, of Greenville, South Carolina, and other family members as a group acting in concert to retain 14.78% control of Peoples Bancorporation, Inc., Easley, South Carolina.	Newspaper: Federal Register:	05/12/2010 05/04/2010

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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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 May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 8106 Okeechobee Boulevard, West Palm Beach, Florida, to be known as the West Palm Beach Branch; 1830 Martin Luther King Boulevard, Houma, Louisiana, to be known as the West Park Branch; and 1025 Joyce Lane, Nashville, Tennessee, to be known as the Inglewood Branch.	Newspaper:	05/13/2010
			Federal Register:	Not applicable

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHESTNUT BANCORP, INC	* 3A1	Chestnut Bancorp, Inc., Chestnut, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Chestnut, Chestnut, Illinois.	Newspaper:	Not available
			Federal Register:	05/21/2010
COMMERCIAL BANCSHARES CORPORATION	* 3A1	Commercial Bancshares Corporation, Frontenac, Missouri, to become a bank holding company by acquiring 25 percent or more of the voting shares of Centrust Financial, Inc., Northbrook, Illinois, and thereby indirectly acquire Centrust Bank, N.A., Northbrook, Illinois.	Newspaper:	Not available
			Federal Register:	06/04/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
302133	CAMP GROVE ST BK, CAMP GROVE, ILLINOIS	01/25/2010	04/26/2010	S	Small Bank
633640	HENDRICKS CTY B&TC, BROWNSBURG, INDIANA	11/02/2009	04/26/2010	S	Small Bank

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 May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOTERIA FINANCIAL GROUP, INC.	* 3A1	Soteria Financial Group, Inc., Henderson, Kentucky, to become a bank holding company by acquiring 100 percent of The Bank of Henderson, Inc., Henderson, Kentucky.	Newspaper:	05/22/2010
			Federal Register:	06/01/2010

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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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: 9**Federal Reserve Bank of Minneapolis
Filings received during the week ending May 8, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADRIAN BUILDING CORPORATION	CIC	Notice by Joyce J. Eickhoff Revocable Trust, Joyce J. Eickhoff, Trustee, Adrian, Minnesota, to acquire 25 percent or more of the shares of Adrian Building Corporation, Adrian, Minnesota, and thereby indirectly gain control of Adrian State Bank, Adrian, Minnesota.	Newspaper: Federal Register:	Not available 05/26/2010
LAKE SHORE WISCONSIN CORPORATION	CIC	Notice by Peter Paul Bell, Lake Forest, Illinois to acquire 10 percent or more of the shares of Lake Shore Wisconsin Corporation, Kohler, Wisconsin, and thereby indirectly gain control of Hiawatha National Bank, Hager City, Wisconsin.	Newspaper: Federal Register:	Not available 05/25/2010
TCF BANK INTERNATIONAL, INC.	Investment	TCF National Bank, Wayzata, Minnesota, through TCF Bank International, Wayzata, Minnesota, an edge corporation, is proposing to increase its investment in a foreign organization, TCF Commercial Finance Canada, Inc., Oakville, Canada, to \$173,027,000.	Newspaper: Federal Register:	Not applicable Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
827458	DAKOTA WESTERN BK, BOWMAN, NORTH DAKOTA	11/02/2009	04/27/2010	S	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 May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C	Bank of Commerce, Chanute, Kansas, to purchase certain assets and assume certain liabilities of The Eastern Colorado Bank, Cheyenne Wells, Colorado, and incident thereto, to establish a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
405959	F&M B&TC, TULSA, OKLAHOMA	01/19/2010	04/28/2010	S	Large Bank
419255	FIRST B&TC, BROKEN BOW, OKLAHOMA	01/25/2010	04/26/2010	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 May 8, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 2727 Fort Worth Avenue, Dallas, Texas 75211.	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 7170 E. McDowell Road, Scottsdale, Arizona 85257.	Newspaper: Federal Register:	Not available Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Town Center Bank, McKinney, Texas.	Newspaper: Federal Register:	05/24/2010 05/27/2010
TEXAS FIRST BANK	* Branch	Texas First Bank, Texas City, Texas, to establish a branch to be located at 4700 Highway 365, Unit J, Port Arthur, Texas 77642-7719.	Newspaper: Federal Register:	05/14/2010 Not applicable
TLCM HOLDINGS, LLC	4c8	TLCM Holdings, LLC, Richardson, Texas, and EJ Financial Corporation, Dallas, Texas, to engage de novo in extending credit and servicing loans pursuant to Section 225.28(b)(1) of Regulation Y. The activities will be conducted at EJ Financial Corporation, Dallas, Texas.	Newspaper: Federal Register:	Not applicable 05/18/2010

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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352651	BANK OF CMRC, MCLEAN, TEXAS	01/11/2010	04/23/2010	S	Small Bank
603755	FIRST ST BK, JUNCTION, TEXAS	01/25/2010	04/26/2010	S	Small Bank

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 May 8, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available Not available
CARPENTER COMMUNITY BANCFUND-A, L.P.	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 35 percent of the outstanding voting shares of Bridge Capital Holdings and thereby indirectly acquire a greater controlling interest in Bridge Bank, N.A., both of San Jose, California.	Newspaper: Federal Register:	Not available Not available
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available 04/27/2010
STERLING FINANCIAL CORPORATION	CIC	Thomas H. Lee Equity Fund VI, L.P., Thomas H. Lee Parallel Fund VI, L.P., Thomas H. Lee Parallel (DT) Fund VI, L.P., and THL Sterling Equity Investors, L.P., all of Boston, Massachusetts, to acquire up to 24.9% of the outstanding shares of Sterling Financial Corporation, Spokane, Washington, and thereby indirectly acquire control of Sterling Savings Bank, Spokane, Washington, and Golf Savings Bank, Mountlake Terrace, Washington.	Newspaper: Federal Register:	Not available 05/26/2010
SYRINGA BANCORP	CIC	Hilario John Arguinchona and Karen Arguinchona for retroactive approval to retain 31.82 percent control of Syringa Bancorp, and thereby retain control of Syringa Bank, both of Boise, Idaho.	Newspaper: Federal Register:	Not available Not available
U & I FINANCIAL CORP.	* 3A1	U & I Financial Corporation to become a Bank Holding Company by acquiring 100 percent of UniBank, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 06/01/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1398580	NARA BK, LOS ANGELES, CALIFORNIA	10/26/2009	04/28/2010	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act