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**Federal Reserve Release**

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*H.2*

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

*No. 33*

*Week Ending August 13, 2011*

**Personnel**

Division of International Finance -- appointment of Steven B. Kamin as acting director.

- Announced, August 8, 2011

**Regulations and Policies**

Regulations LL and MM (Savings and Loan Holding Companies) -- publication for comment of interim final rules establishing regulations for savings and loan holding companies and issuance of order delegating certain actions relating to savings and loan holding companies, in accordance with the Dodd-Frank Act.

- Approved, August 8, 2011

**Enforcement**

Bank of the Eastern Shore, Cambridge, Maryland -- issuance of a prompt corrective action directive against the bank.

- Announced, August 11, 2011

Mesaba Bancshares, Inc., Grand Rapids, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, August 9, 2011

Reliance Bancshares, Inc., Des Peres, Missouri -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, August 9, 2011

Texas Coastal Bank, Pasadena, Texas -- written agreement with the Federal Reserve Bank of Dallas and the Banking Commissioner of the Texas Department of Banking.

- Announced, August 11, 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

#### Secretary

FirstBank, Lakewood, Colorado -- to establish branches at 275 South Federal Boulevard, Denver, and 6440 South Higley Road, Gilbert, Arizona.

- Approved, August 12, 2011

#### Secretary

Five Points Bank, Grand Island, Nebraska -- to establish a branch at 8820 Arbor Street, Omaha.

- Approved, August 11, 2011

### Bank Holding Companies

#### Dallas

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

- Approved, August 11, 2011

#### Boston

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

- Approved, August 12, 2011

**Bank Holding Companies**

Richmond

Carroll Bancorp, Inc., Sykesville, Maryland -- to become a bank holding company and to acquire Carroll Community Bank, Sykesville, on its conversion from a mutual savings bank to a commercial bank.

- Approved, August 12, 2011

Atlanta

CenterState Banks, Inc., Davenport, Florida -- to acquire Federal Trust Corporation, Winter Park, and Federal Trust Bank and thereby engage in operating a savings association.

- Approved, August 11, 2011

**Bank Mergers**

Secretary

The Northern Trust Company, Chicago, Illinois -- to merge with Northern Trust Bank, Federal Savings Bank, Bloomfield Hills, Michigan, and with Northern Trust, National Association, Miami, Florida, and thereby establish branches, as part of a corporate reorganization.

- Approved, August 9, 2011

**Banks, Foreign**

New York

United Overseas Bank Limited, Singapore -- to establish branches in Los Angeles, California, and New York, New York, by upgrading its existing agencies to branches.

- Withdrawn, August 12, 2011

Change in Bank Control

Chicago

Granville Bancshares, Inc., Granville, Illinois -- change in bank control of Granville and its subsidiary banks, Granville National Bank, Granville, and Sheridan State Bank, Sheridan.

- Withdrawn, August 11, 2011

San Francisco

Regal Financial Bancorp, Inc., Seattle, Washington -- to retain control of Regal Financial and its subsidiary bank, Regal Financial Bank, Seattle.

- Permitted, August 11, 2011

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HYDE PARK BANCORP MHC	* 3A1	Application by Hyde Park Bancorp, MHC, Boston, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Hyde Park Bancorp, Inc., Boston, Massachusetts, through its acquisition of 100% of the shares of Hyde Park Savings Bank, Boston, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	09/02/2011

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, requests an after-the-fact approval to open a branch office located at 460 Georges Road, Dayton, Middlesex County, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
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 Citi Tarjetas de Costa Rica S.A., San Jose, Costa Rica.	Newspaper: Federal Register:	Not applicable Not applicable
ES BANCSHARES, INC	4c8	ES Bancshares Inc., Newburgh, New York, to engage de novo through its newly formed subsidiary, Empire Lockbox Settlements, Inc., Newburgh, New York, in servicing extensions of credit, including factoring, for the company's account or the account of others pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 08/24/2011
FIRST BANCORP	CIC	Notice by Oaktree Capital Group Holdings GP, LLC, Oaktree Capital Group Holdings, L.P., Oaktree Capital Group, LLC, Oaktree AIF Holdings, Inc., Oaktree Holdings, LLC, Oaktree Holdings, Inc., OCM Holdings I, LLC, Oaktree Capital Management, L.P., Oaktree AIF Investments, L.P., Oaktree Capital I, L.P., Oaktree Fund GP I, L.P., Oaktree Fund GP III, L.P., Oaktree Principal Fund V GP, Ltd., Oaktree Fund GP AIF, LLC, Oaktree Principal Fund V GP, L.P., Oaktree Fund GP, LLC, Oaktree Principal Fund V, L.P., Oaktree Principal Fund V (Parallel), L.P., Oaktree Fund AIF Series, L.P.--Series I, Oaktree Principal Fund V (Delaware), L.P., and Oaktree FF Investment Fund AIF (Delaware), L.P., to gain control of First BanCorp, San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available Not available
GOLDMAN SACHS BANK USA	* Branch	Goldman Sachs Bank USA, New York, New York, to establish a branch office located at 222 South Main Street, Salt Lake City, Utah, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available 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 August 13, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper: Federal Register:	Not available 07/21/2011
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 08/11/2011

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A3	Application by PNC Financial Services Group, Pittsburgh PA and PNC Bancorp, Wilmington, DE to acquire RBC Bank USA, Raleigh, NC pursuant to section 3 of the Bank Holding Company Act	Newspaper:	09/02/2011
			Federal Register:	09/08/2011

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 13, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST FINANCIAL GROUP, INC.	* 3A1	Community First Financial Group, Inc., Chapel Hill, North Carolina, to become a bank holding company in relation to Harrington Bank, Chapel Hill, North Carolina, proposed successor by charter conversion to Harrington Bank, FSB, Chapel Hill, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
FNB UNITED CORP.	* 3A5	FNB United Corp., Asheboro, North Carolina, to acquire 100% of the voting securities of Bank of Granite Corporation, Granite Falls, North Carolina, and thereby indirectly acquire Bank of Granite, Granite Falls, North Carolina.	Newspaper:	Not available
			Federal Register:	09/09/2011

**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 August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO CAM, S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international branch office located in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMERCE UNION BANCSHARES, INC.	3A1	Commerce Union Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Commerce Union Bank, both of Springfield, Tennessee.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ATBANCORP	* 3A3	ATBancorp, Dubuque, Iowa, to acquire additional shares of United American Bank, San Mateo, California.	Newspaper: Federal Register:	Not available Not available
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available Not available
COMMUNITY NATIONAL BANCORPORATION	CIC	Notice by Michael L. Peterson, Cedar Falls, Iowa, to increase his ownership to more than 10 percent and become the largest shareholder of Community National Bancorporation, Waterloo, Iowa, and thereby indirectly control Community National Bank, Waterloo, Iowa, and Community Bank, Austin, Minnesota.	Newspaper: Federal Register:	Not available 08/26/2011
EVANS BANCSHARES, INC.	CIC	Notice by Paul L. Martin and Pamela J. Martin, Bradenton, Florida, to gain control of Evans Bancshares, Inc., Evansdale, Iowa, and thereby indirectly control First Security State Bank, Evansdale, Iowa. Paul and Pamela Martin will collectively increase their ownership from 9.63 percent to 12.43 percent with the purchase of 2000 shares.	Newspaper: Federal Register:	Not available 08/01/2011
FIRST BANK OF BERNE	* 18C * Branch	First Bank of Berne, Berne, Indiana, to purchase substantially all of the assets and assume certain liabilities of three branches of American Trust Federal Savings Bank, Peru, Indiana, and thereby to establish 3 branches.	Newspaper: Federal Register:	Not available Not applicable
NORTHSTAR FINANCIAL GROUP, INC.	4c8	Northstar Financial Group, Inc., Bad Axe, Michigan, proposes to engage de novo in certain permissible nonbanking activities.	Newspaper: Federal Register:	Not applicable Not available
WAUKON STATE BANK	* 18C * Branch	Waukon State Bank, Waukon, Iowa, to merge with Viking State Bank and Trust, Decorah, Iowa. As a result of the merger, Waukon State Bank, will establish a branch office at 321 W Water Street, Decorah, Iowa and 1801 Old Stage Road, Decorah, Iowa.	Newspaper: Federal Register:	Not available Not applicable
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Elgin State Bancorp, Inc., Elgin, Illinois, and thereby indirectly acquire Elgin State Bank, Elgin, Illinois.	Newspaper: Federal Register:	08/31/2011 09/06/2011

**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
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCORP OF INDIANA, INC.	* 3A1	First Bancorp of Indiana, Inc., Evansville, Indiana, to become a bank holding company through the conversion of First Federal Savings Bank, Evansville, Indiana, from a federally chartered savings bank to a state chartered commercial bank.	Newspaper:	08/29/2011
			Federal Register:	09/12/2011

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST COMMUNITY BANCORP, INC.	CIC	Stephen L. Grobel, Tabb, Virginia, to individually, acquire 10 percent or more of the shares of First Community Bancorp, Inc., Glasgow, Montana, and thereby indirectly acquire control of First Community Bank, Glasgow, Montana. In addition, Stephen L Grobel and Peter J. Grobel, Helena, Montana, to join the Grobel Family Group which controls 10 percent or more of First Community Bancorp, Inc., and thereby indirectly controls First Community Bank, Glasgow, Montana.	Newspaper:	08/22/2011
			Federal Register:	08/11/2011

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
NONE	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK PARTNERS, INC.	* 3A3	Community Bank Partners, Inc., Denver, Colorado, to acquire 100 percent of the voting shares of First National Bancshares, Inc., parent of First National Bank, both in Goodland, Kansas.	Newspaper: Federal Register:	Not available Not available
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to purchase certain assets and assume certain liabilities of First State Bank, Shelton, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	09/06/2011 Not applicable
EVERGREEN BANCORPORATION	CIC	Notification by Jeffrey N. Bradley, Morrison, Colorado, to retain control of Evergreen Bancorporation, Evergreen, Colorado, parent of Evergreen National Bank, Evergreen, Colorado.	Newspaper: Federal Register:	08/09/2011 08/04/2011
FARMERS AND MERCHANTS BANCSHARES, INC.	* 3A3	Farmers and Merchants Bancshares, Inc., to acquire 100 percent of the voting shares of Farmers & Merchants Bank, both in Crescent, Oklahoma.	Newspaper: Federal Register:	09/05/2011 09/02/2011
RCB HOLDING COMPANY, INC.	CIC	Notice submitted by the Mark Elliott Robson 2007 Trust, Mark Robson, trustee; and Mark Robson, individually, all of Jackson, Wyoming and as members of the Robson Family control group, to retain control of RCB Holding Company, Inc., Claremore, Oklahoma, parent of RCB Bank, Claremore, Oklahoma.	Newspaper: Federal Register:	Not available 07/26/2011



**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 13, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAM BANK GROUP, INC.	* 3A3	Adam Bank Group, Inc., Tampa, Florida, to acquire 100 percent of Brazos Valley Bank, National Association, College Station, Texas, through the merger of its banking subsidiary, American Momentum Bank, Tampa, Florida, with and into Brazos Valley Bank, National Association, with American Momentum Bank surviving this merger.	Newspaper:	08/31/2011
			Federal Register:	09/01/2011
AUSTIN COUNTY BANCSHARES, INC.	CIC	James Philip O'Jibway, Bellville, Texas, individually; and James Phillip O'Jibway, Kay Holmes O'Jibway, Justin Glenn Brandt, and Jill O'Jibway Brandt, all of Bellville, Texas; Jeffrey Philip O'Jibway, Joseph Austin O'Jibway, and Toby Don O'Jibway, all of Austin, Texas; Jay William O'Jibway of Fort Worth, Texas; and William Beckham Holmes Jr. and Glenda Gabbard Holmes of Boulder, Colorado, (collectively known as the "O'Jibway Family Group") to retain control of 10 percent or more of the shares of, and thereby control of Austin County Bancshares, Inc., and indirectly Austin County State Bank, both of Bellville, Texas.	Newspaper:	Not available
			Federal Register:	08/24/2011

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending August 13, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAY COMMERCIAL BANK	* 18C	Bay Commercial Bank, Walnut Creek, California, to merge with Global Trust Bank, Mountain View, California.	Newspaper: Federal Register:	Not available Not applicable
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., CCFW, Inc., SCJ, Inc., and CCI One Acquisition Corporation, all of Irvine, California, to acquire 100 percent of the voting securities of Santa Lucia Bancorp and thereby indirectly acquire a greater controlling interest in Santa Lucia Bank, both of Atascadero, California.	Newspaper: Federal Register:	Not available 09/02/2011
MISSION COMMUNITY BANK	* 18C	Santa Lucia Bank, Atascadero, California, to merge with and into Mission Community Bank, San Luis Obispo, California.	Newspaper: Federal Register:	Not available Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act