

---

**Federal Reserve Release**

---



*H.2*

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

*No. 3*

*Week Ending January 21, 2012*

Testimony and Statements

Volcker Rule -- statement by Governor Tarullo before two subcommittees of the House Committee on Financial Services on an interagency proposal to implement the so-called Volcker Rule of the Dodd-Frank Act.

- Published, January 18, 2012

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements in Connection with Regulation E.

- Approved, January 18, 2012

Forms -- initial Board review to extend without revision the Microeconomic Survey (FR 3051), Recordkeeping Requirements Associated with the Real Estate Appraisal Standards for Federally Related Transactions Pursuant to Regulations H and Y (FR H-4), Request for Proposal (RFP), and Request for Price Quotations (RFPQ); and to pretest and execute the 2013 Survey of Consumer Finances (FR 3059).

- Proposed, January 19, 2012

Forms -- final Board review to extend without revision the recordkeeping requirements associated with Regulation GG.

- Approved, January 19, 2012

Enforcement

Southwest Florida Community Bancorp, Inc., Fort Myers, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, January 17, 2012

Tennessee Central Bancshares, Inc., Parsons, Tennessee -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, January 19, 2012

## **H.2 Actions under delegated authority**

**January 15, 2012 to January 21, 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**

#### Chicago

Central Bank, Storm Lake, Iowa -- to establish a branch at 4201 South Lakeport, Sioux City.

- Approved, January 18, 2012

### **Bank Holding Companies**

#### St. Louis

Alton Bancshares, Inc., Alton, Missouri -- to acquire First Community Bank of the Ozarks, Branson.

- Approved, January 20, 2012

#### St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire shares of LODO Software, Inc., Omaha, Nebraska, and thereby engage in data processing activities.

- Approved, January 18, 2012

#### Dallas

Carlile Bancshares, Inc., Fort Worth, Texas -- to engage de novo in extending credit and servicing loans through Carlile Capital, LLC, Fort Worth.

- Approved, January 20, 2012

#### Kansas City

First Federal of Olathe Bancorp, Inc., Olathe, Kansas -- to become a bank holding company and to retain First Federal Savings and Loan Bank, Olathe.

- Approved, January 17, 2012

**Bank Holding Companies**

Chicago

ISB Bancorp Inc., Tonica, Illinois -- to become a bank holding company and to acquire Tonica Bancorp, Inc., Tonica, and its subsidiary bank, Illini State Bank, Oglesby.

- Approved, January 20, 2012

**Bank Mergers**

Chicago

Pinnacle Bank, Marshalltown, Iowa -- to purchase certain assets and assume certain liabilities of a branch of Home Federal Savings Bank, Rochester, Minnesota, and thereby establish a branch at 1301 South County Road, Toledo, Iowa.

- Approved, January 19, 2012

**Change in Bank Control**

Secretary

First Bank Corp, Fort Smith, Arkansas -- change in bank control of First Bank Corp and its subsidiary bank, The First National Bank of Fort Smith, Fort Smith.

- Permitted, January 13, 2012

(A/C)

Kansas City

First Federal of Olathe Bancorp, Inc., Olathe, Kansas -- change in bank control of First Federal of Olathe and its subsidiary bank, First Federal Savings and Loan Bank, Olathe.

- Permitted, January 20, 2012

Change in Bank Control

San Francisco

Intermountain Community Bancorp, Sandpoint, Idaho -- change in bank control of Intermountain and its subsidiary bank, Panhandle State Bank, Sandpoint.

- Permitted, January 19, 2012

Cleveland

WVS Financial Corp., Pittsburgh, Pennsylvania -- change in bank control of WVS Financial and its subsidiary savings bank, West View Savings Bank, Pittsburgh.

- Permitted, January 17, 2012

Savings and Loan Holding Companies

Philadelphia

Polonia MHC, Huntingdon Valley, Pennsylvania, and Polonia Bancorp -- to merge with Polonia Bancorp, Inc., Huntingdon Valley, as part of a conversion from mutual holding company to stock ownership format.

- Withdrawn, January 17, 2012

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
READING CO-OPERATIVE BANK	* Branch	Application by Reading Co-operative Bank, Reading, Massachusetts, to establish a full service branch location at 10 Wall Street, Burlington, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	01/14/2012 Not applicable
READING CO-OPERATIVE BANK	* Branch	Application by Reading Co-operative Bank, Reading, Massachusetts, to establish a full service branch location at 18-20 Central Street, Andover, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	01/14/2012 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
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 January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF CHINA LIMITED	4c8	Bank of China Limited, Beijing, China, to engage de novo through its newly formed subsidiary BOCI Commodities & Futures (USA) LLC, New York, New York, in acting as a futures commission merchant pursuant to section 225.28(b)(7)(iv) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available



**District: 2**

**Federal Reserve Bank of New York**

**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: 3****Federal Reserve Bank of Philadelphia****Filings received during the week ending January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BENEFICIAL SAVINGS BANK, MHC	* SLHC Acquisition	Beneficial Savings Bank MHC, Philadelphia, PA, to acquire 100 percent of SE Financial Corp., Philadelphia, PA.	Newspaper: Federal Register:	02/16/2012 02/17/2012
LIBERTY BELL BANCORP, INC.	* 3A1	Liberty Bell Bancorp, Inc., Marlton, NJ, to form a bank holding company by acquiring Liberty Bell Bank, Marlton, NJ.	Newspaper: Federal Register:	02/13/2012 02/10/2012
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

**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:

- 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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1610 Martin Luther King, Jr. Boulevard, Raleigh, NC.	Newspaper: Federal Register:	01/27/2012 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 10797 New Falls Ferry Road, Jennings, MO.	Newspaper: Federal Register:	01/27/2012 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 5001 Kingsley Drive, Cincinnati, OH.	Newspaper: Federal Register:	01/27/2012 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 5050 Kingsley Drive, Cincinnati, OH.	Newspaper: Federal Register:	01/27/2012 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch for the ACE Group Classic Golf Tournament at 11330 Twin Eagles Boulevard, Naples, FL.	Newspaper: Federal Register:	12/21/2011 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 12336 Miramar Parkway, Miramar, FL.	Newspaper: Federal Register:	01/29/2012 Not applicable

**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.

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAPITAL BANCORP, INC.	CIC	Mr. Kenneth Ray Lehman of Arlington, Virginia, to acquire 51.3% of the outstanding voting securities of First Capital Bancorp, Inc., Glen Allen, Virginia.	Newspaper: Federal Register:	01/31/2012 02/06/2012
PEOPLES BANK OF VIRGINIA	* Branch	Peoples Bank of Virginia, Richmond, Virginia, to continue to operate a courier service to pick up deposits from business customers.	Newspaper: Federal Register:	01/25/2012 Not applicable
SANDY SPRING BANCORP, INC.	* 3A5 * 18C * Branch	Sandy Spring Bancorp., Inc., Olney, Maryland, to acquire 100% of the voting securities of CommerceFirst Bancorp, Inc., Annapolis, Maryland, and thereby indirectly acquire CommerceFirst Bank, Annapolis, Maryland	Newspaper: Federal Register:	02/16/2012 Not available

**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.

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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BISCAYNE BANCSHARES, INC.	CIC	Prior change in control notice filed by George Michael Schweitzer, Miami, Florida, to acquire up to 1.26 percent of the outstanding shares of Biscayne Bancshares, Inc. and its subsidiary bank, Biscayne Bank, both of Coconut Grove, Florida. Total pro forma ownership will equal 12.85 percent.	Newspaper:	Not available
			Federal Register:	01/25/2012



**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.

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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK & TRUST	* Branch	First Bank & Trust, Evanston, Illinois, to establish a branch facility to be located at 55 Shuman Boulevard, Suite 100, Naperville, Illinois.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Co., Converse, Indiana, to merge with Citizens National Bank of Paris, Paris, Illinois, and thereby establish 4 branches.	Newspaper: Federal Register:	Not available Not applicable
INSPIRE BANCSHARES INC	* 3A1	Inspire Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank, Norwalk, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2012
RUSH-OAK CORPORATION	CIC	Notice by Edward A. Cox, Jr., individually, and together with John M. Cox as a group acting in concert, both of Naples, Florida, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 01/31/2012
TAYLOR CAPITAL GROUP, INC.	CIC	Notice by Thomas Benton Hunter, III, Lake Forest, Illinois, as trustee of the Hunter 2012 Annuity Trust, and the Hunter 2012 Annuity Trust, Chicago, Illinois, to acquire shares, and thereby join the existing Steans Family Control Group of Taylor Capital Group, Inc., Rosemont, Illinois.	Newspaper: Federal Register:	Not available 01/23/2012

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.

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.

Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Content: NONE

Table with 2 columns: CRA Examinations scheduled for, Quarter of. Sub-headers: Institution, Location. Content: NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to increase its ownership from 30.92 percent up to 31.95 percent of the outstanding voting shares of Cabool Bancshares, Inc., Cabool, Missouri, and thereby increase its indirect control of Cabool State Bank, Cabool, Missouri.	Newspaper: Federal Register:	Not available Not available
RIVER VALLEY BANCORP	* 3A1	River Valley Bancorp, Madison, Indiana, to become a bank holding company through the merger of its thrift subsidiary, River Valley Financial Bank, Madison, Indiana, with Dupont State Bank, Dupont, Indiana, with DuPont State Bank surviving the merger.	Newspaper: Federal Register:	Not available 02/21/2012

**District: 8**

**Federal Reserve Bank of St. Louis**

**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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINNDAK BANCSHARES INC.	* 3A1	MinnDak Bancshares, Inc., Park Rapids, Minnesota, to become a bank holding company by acquiring 100 percent of Kent Bancshares, Inc., Kent, Minnesota, and thereby indirectly acquire Kent State Bank, Kent, Minnesota.	Newspaper: Federal Register:	Not available 02/21/2012
SAINT PETER AGENCY, INC.	CIC	Change in control notice by Samuel B. Gault, Saint Peter, Minnesota, and Lisa R. Gault, Chaska, Minnesota, each to acquire 25% or more of the shares of Saint Peter Agency, Inc., Saint Peter, Minnesota, and thereby indirectly acquire control of The Nicollet County Bank of Saint Peter, Saint Peter, Minnesota.	Newspaper: Federal Register:	Not available 02/07/2012
VALLEY BANCSHARES, INC.	CIC	Change in Control Notice by Hensley Family Limited Partnership of Kalispell, Montana, for Mark L. Hensely, Kalispell, Montana, Daniel J. Hensley, Kalispell, Montana, and Joan C. Hensley Brennan, Kirkland, Washington, to gain control of Valley Bancshares, Inc., Kalispell, Montana, and thereby indirectly gain control of Valley Bank of Montana.	Newspaper: Federal Register:	Not available Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COTTONWOOD VALLEY BANK	* 18C * Branch	Cottonwood Valley Bank, Cedar Point, Kansas, to merge with Pilsen State Bank, Lincolnvillev, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
NEW WEST BANKS OF COLORADO, INC. EMPLOYEE STOCK OWNERSHIP PLAN TRUST	* 3A1	New West Banks of Colorado, Inc. Employee Stock Ownership Plan Trust, to become a bank holding company through the acquisition of up to 30 percent of the voting shares of New West Banks of Colorado, Inc., parent of New West Bank, all of Greeley, Colorado.	Newspaper: Federal Register:	02/08/2012 02/21/2012



**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**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 January 21, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch office at 35233-E Newark Blvd., Newark, California.	Newspaper: Federal Register:	Not available Not applicable
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch office at 9775 Baseline Road #109, Rancho Cucamong, California.	Newspaper: Federal Register:	Not available Not applicable
FIRST PACTRUST BANCORP, INC.	* 3A1 * 4c8	First PacTrust Bancorp, Inc., Chula Vista, California, to become a bank holding company by acquiring 100 percent of Beach Business Bank, Manhattan Beach, California, pursuant to section 3(a)(1) of the BHC Act, and 2) to retain 100 percent control of Pacific Trust Bank, fsb, both of Chula Vista, California, as a nonbank thrift subsidiary after First PacTrust becomes a bank holding company, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not available Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

---

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

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