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**Federal Reserve Release**

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

*No. 6*

*Week Ending February 11, 2012*

Bank Holding Companies

Amalgamated Bank, New York, New York, and Workers United -- determinations in connection with Workers United's separation from UNITE HERE, a labor organization and registered bank holding company, that (1) Workers United would succeed to the benefit of the exemption for labor organizations from certain prohibitions against nonbanking activities by bank holding companies and (2) Workers United would not be required to file an application under section 3 of the Bank Holding Company Act to acquire control of Amalgamated Bank as part of the separation.

- Approved, February 8, 2012

Hana Financial Group, Inc., Seoul, Korea -- to acquire a controlling interest in Korea Exchange Bank, Seoul, and indirect controlling interests in its subsidiaries, KEB NY Financial Corp., New York, New York, and KEB LA Financial Corp., Los Angeles, California, and thereby engage in certain nonbanking activities.

- Approved, February 8, 2012

Forms

Forms -- final Board review to implement the Quarterly Savings and Loan Holding Company Report (FR 2320) and to extend without revision the Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8).

- Approved, February 6, 2012

Forms -- final Board review to extend with revision the Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q), Automobile Finance Terms (FR 2005), and Passenger Auto Contract Collection Trends (FR 2012); and to extend without revision the Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks (FR 2644), Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans (FR 2835), and Quarterly Report of Credit Card Plans (FR 2835a).

- Approved, February 10, 2012

Enforcement

Ambank Holdings, Inc., Davenport, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 7, 2012

Brogan Bankshares, Inc., Kaukauna, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 7, 2012

CoastalSouth Bancshares, Inc., Hilton Head, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, February 7, 2012

Enforcement Actions -- agreement in principle regarding the issuance of monetary sanctions totaling \$766.5 million against five banking organizations (Bank of America Corp.; Citigroup Inc.; Ally Financial, Inc.; JPMorgan Chase & Co.; and Wells Fargo & Co.) for unsafe and unsound processes and practices in residential mortgage loans servicing and foreclosure processing.

- Announced, February 9, 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**

## Kansas City

Commerce Bank, Kansas City, Missouri -- to establish a branch at 525 Couch Avenue, Kirkwood.

- Approved, February 10, 2012

## Richmond

Peoples Bank of Virginia, Richmond, Virginia -- to continue to operate a courier service to pick up deposits from business customers.

- Approved, February 8, 2012

**Bank Holding Companies**

## Chicago

Burling Bancorp, Inc., Chicago, Illinois -- to become a bank holding company and to acquire Burling Bank, Chicago.

- Approved, February 9, 2012

## Director, BS&amp;R

Capital One Financial Corporation, McLean, Virginia -- relief from certain commitments.

- Granted, February 6, 2012

## Minneapolis

Corporate Merchant Services, Inc., Lake Mary, Florida -- to become a bank holding company and to acquire Northern Star Financial, Inc., Mankato, Minnesota, and thereby acquire Northern Star Bank.

- Returned, February 10, 2012

**Bank Holding Companies**

Minneapolis

Perham State Bancshares, Inc., Perham, Minnesota -- to acquire Farmers State Bank of Dent, Dent.

- Approved, February 10, 2012

San Francisco

Private Bancorp of America, Inc., La Jolla, California -- to become a bank holding company and to acquire San Diego Private Bank, La Jolla.

- Approved, February 10, 2012

Kansas City

Teton Financial Services, LLC, Wilson, Wyoming -- to become a bank holding company and to acquire Rocky Mountain Bank, Jackson.

- Approved, February 8, 2012

**Change in Bank Control**

Chicago

Perry Investment Company, Perry, Iowa -- change in bank control of Perry Investment and its subsidiary bank, Raccoon Valley Bank, Perry.

- Withdrawn, February 10, 2012

**Savings and Loan Holding Companies**

Richmond

HomeTrust Bancshares, Inc., Clyde, North Carolina -- to become a savings and loan holding company on the conversion of HomeTrust Bank, Clyde, from mutual to stock ownership.

- Withdrawn, February 9, 2012

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**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 February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ELMIRA SAVINGS BANK	Member	Elmira Savings Bank, Elmira, New York, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
214807	DEUTSCHE BK TC AMERICAS, NEW YORK, NEW YORK	11/29/2010	01/03/2012	O	Whole/Ltd Purp

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 11, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE SHORE BANCORP INC	MHC Minority Stock Issuance	Lake Shore Bancorp, Inc., Dunkirk, NY, to conduct a minority stock issuance.	Newspaper: Federal Register:	Not applicable Not applicable
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**

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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 February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FC BANC CORP	CIC	Notice of Change in Control by Richard H. Thut, Orrville, Ohio, to acquire up to 32.97% of the voting shares of FC Banc Corp., Bucyrus, Ohio	Newspaper: Federal Register:	Not available Not available
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 2205 Cobb Parkway, Smyrna, GA.	Newspaper: Federal Register:	02/22/2012 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1920 Powers Ferry Road, Marietta, GA.	Newspaper: Federal Register:	02/15/2012 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 6050 Singleton Square, Norcross, GA.	Newspaper: Federal Register:	02/16/2012 Not applicable
PNC BANK, NATIONAL ASSOCIATION	Foreign Branch	After-the-fact filing by PNC Bank N.A. to establish a non-depository branch in Canada pursuant to 12 C.F.R. Section 211.3(b)(2).	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
846619	CORTLAND SVG & BKG CO, CORTLAND, OHIO	10/17/2011	02/01/2011	S	Int Sm Bank

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 February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LIVE OAK BANCSHARES, INC.	4c8	Live Oak Bancshares, Inc., Wilmington, North Carolina, to engage in the sale of independently-developed software and provide related support services through a newly-formed nonbank subsidiary, BANKR, LLC, Wilmington, North Carolina.	Newspaper: Federal Register:	Not applicable 02/27/2012
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Vienna, Virginia, to establish a branch at 11166 Fairfax Boulevard, Fairfax, Virginia	Newspaper: Federal Register:	02/18/2012 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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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. Row 1: 886624, CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA, 09/19/2011, 01/06/2012, O, Int Sm Bank

Table with 2 columns: CRA Examinations scheduled for, Quarter of. Row 1: 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 February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CERTUSHOLDINGS, INC.	4c8	CertusHoldings, Inc., Atlanta, Georgia, to engage in investment advisory activities through its newly-formed wholly-owned subsidiary, Certus Investment Advisors, LLC, both of Atlanta, Georgia, pursuant to section 225.28(b)(6) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable 02/29/2012
GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC.	4c8	Gateway Financial Holdings of Florida, Inc., Daytona Beach, Florida, requests authority, after-the-fact, to engage directly, and indirectly through its wholly owned nonbank subsidiary, Gateway Asset Holdings, Daytona Beach, Florida, in making, acquiring, brokering, or servicing loans, or other extensions of credit, pursuant to section 225.28(b)(1), and to engage in activities related to extending credit, pursuant to Section 225.28(b)(2), of Regulation Y and 4(c)8 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable 02/29/2012
OPTIMUMBANK HOLDINGS, INC.	CIC	Prior change in control notice filed by Moishe Gubin, Hillside, Illinois, and Mark Orenstein, Chicago, Illinois, to collectively acquire approximately 23.14 percent of the outstanding shares of voting securities of OptimumBank Holdings, Inc., Ft. Lauderdale, Florida, and its subsidiary, OptimumBank, Plantation, Florida. Total pro forma ownership will equal 30.17 percent.	Newspaper: Federal Register:	Not available 02/29/2012



**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
704737	FLORIDA BK, TAMPA, FLORIDA	10/24/2011	02/07/2012	S	Int Sm Bank

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 February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS AND MECHANICS BANK, THE	* 18C * Branch	The Farmers & Mechanics Bank, Galesburg, Illinois, to purchase certain assets and assume certain liabilities of Associated Bank, N.A., Green Bay, Wisconsin, branches located at 50 East Main Street and 1865 Henderson Street, both of Galesburg, Illinois. The Farmers & Mechanics Bank will establish an office at 1865 Henderson Street, Galesburg, Illinois, upon consummation of the proposal.	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
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch facility to be located at Telegraph Road Metra Train Station, 911 South Telegraph Road, Lake Forest, Illinois.	Newspaper: Federal Register:	Not available Not applicable
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
RUSH-OAK CORPORATION	CIC	Notice by the Patricia I. Walsh Trust, Patricia I. Walsh as trustee, River Forest, Illinois, Mark J. Walsh, River Forest, Illinois, Richard A. Walsh, La Grange, Illinois, Katherine Walsh Hennessy, Chicago, Illinois, Anne E. Walsh, Forest Park, Illinois, Brian J. Walsh, Forest Park, Illinois, and Patrick M. Walsh, Chicago, Illinois, together as a group acting in concert, 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 02/14/2012
TOWN AND COUNTRY BANK	* 18C * Branch	Notice by Town and Country Bank, Springfield, Illinois, to purchase certain assets and assume certain deposit and other liabilities of the branch of Associated Bank, National Association, Green Bay, Wisconsin, located at 706 Maine Street, Quincy, Illinois. Town and Country Bank will establish an office at 706 Maine Street, Quincy, Illinois, upon consummation of the proposal.	Newspaper: Federal Register:	Not available Not applicable
WAYTRU BANCORP	4c8	Notice by Waytru Bancorp, Cambridge City, Indiana, to continue to engage in the permissible nonbanking activity of extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 02/27/2012

## Federal Reserve Bank of Chicago

## Availability of CRA Public Evaluations

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546544	CENTRAL BK, STORM LAKE, IOWA	08/08/2011	01/16/2012	S	Int Sm Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	09/26/2011	01/23/2012	S	Small Bank
759045	FIRST EAGLE BK, HANOVER PARK, ILLINOIS	09/12/2011	01/19/2012	O	Int Sm Bank
2119773	HINSDALE B&TC, HINSDALE, ILLINOIS	06/06/2011	01/16/2012	S	Large Bank
636771	INDEPENDENT BK, IONIA, MICHIGAN	09/13/2010	02/02/2012	S	Large Bank
952846	IOWA ST BK, WAPELLO, IOWA	08/22/2011	02/06/2012	S	Small Bank
68840	UNION B&TC, EVANSVILLE, WISCONSIN	05/02/2011	12/19/2011	S	Small Bank

## CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MIDWEST BANKCENTRE	* Branch	Midwest BankCentre, Lemay, Missouri, to establish a branch facility to be located at 6810 Page Avenue, Pagedale, Missouri.	Newspaper:	02/18/2012
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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225559	BANK OF BARTLETT, BARTLETT, TENNESSEE	06/20/2011	01/26/2012	S	Int Sm Bank
2967349	LIBERTY BANK OF ARKANSAS, JONESBORO, ARKANSAS	09/21/2011	01/23/2012	S	Large Bank

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 February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	02/15/2012 02/07/2012
STATE BANKSHARES, INC.	* 3A3	State Bankshares, Inc., Fargo, North Dakota, to acquire 100 percent of First Hawley Bancshares, Inc., Hawley, Minnesota, and thereby indirectly acquire First National Bank, Hawley, Minnesota.	Newspaper: Federal Register:	Not available 02/21/2012
WESTERN STATE AGENCY, INC., EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Western State Agency, Inc. Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota, to acquire additional shares and thereby increase its ownership of Western State Agency, Inc., Devils Lake, North Dakota, from 28.81% up to 43.25%. Western State Agency, Inc. owns Western State Bank, Devils Lake, North Dakota.	Newspaper: Federal Register:	Not available 03/09/2012

**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	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALAMOSA BANCORPORATION, LTD.	CIC	Notice by the Paul E. Nielsen and Patricia I. Nielsen Revocable Trust, and Patricia I. Nielsen, trustee, Albuquerque, New Mexico, to retain control of Alamosa Bancorporation, Ltd., parent of Alamosa State Bank, both in Alamosa, Colorado.	Newspaper: Federal Register:	02/17/2012 02/14/2012
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to purchase certain assets and assume certain liabilities of Frontier Bank, Davenport, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
NBC BANCSHARES LLC	* 3A3	NBC Bancshares, LLC, Lincoln, Nebraska, to retain 76.44 percent of the voting shares of Nebraska Bank of Commerce, Lincoln, Nebraska, through its conversion from a savings association to a Nebraska state banking corporation.	Newspaper: Federal Register:	02/29/2012 02/27/2012
SHATTUCK BANCSHARES, INC.	CIC	Notice by Lindley C. Stuart, Shattuck, Oklahoma, individually; and by Dusti D. Kuehne, Southlake, Texas, to become part of the Stuart Family Group acting in concert; to acquire control of Shattuck Bancshares, Inc., parent of The Shattuck National Bank, both in Shattuck, Oklahoma.	Newspaper: Federal Register:	02/17/2012 02/13/2012
SUMMIT BANCSHARES, INC.	* 3A1	Summit Bancshares, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Summit Bank, both in Tulsa, Oklahoma.	Newspaper: Federal Register:	03/04/2012 03/12/2012



**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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871358	BANK OF HOLYROOD, HOLYROOD, KANSAS	10/31/2011	02/02/2012	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 February 11, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of I Bank Holding Company, Inc., Lakeway, Texas, and indirectly acquire I Bank Texas, SSB, Austin, Texas.	Newspaper:	03/04/2012
			Federal Register:	03/02/2012
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 6100 Colleyville Boulevard, Suite 170, Colleyville, Texas 76034.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 11, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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,Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper: Federal Register:	Not available 02/21/2012

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
871769	FARMERS & MRCH BK, LONG BEACH, CALIFORNIA	08/01/2011	01/23/2012	S	Large Bank
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	06/27/2011	01/27/2012	S	Int Sm Bank
431172	PACIFIC PREMIER BK, COSTA MESA, CALIFORNIA	10/11/2011	02/07/2012	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act