
Federal Reserve Release



H.2

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

No. 10

Week Ending March 10, 2012

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with Changes in Foreign Investments (Made Pursuant to Regulation K) (FR 2064) and Notice Requirements in Connection with Regulation W (12 CFR Part 223 Transactions Between Member Banks and Their Affiliates).

- Proposed, March 7, 2012

Forms -- final Board review to revise without extension the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

- Approved, March 8, 2012

Forms -- final Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with Bank Secrecy Act Compliance Programs.

- Approved, March 9, 2012

Personnel

Office of Financial Stability Policy and Research -- appointment of Rochelle Edge as adviser.

- Approved, March 5, 2012

Enforcement

Enforcement Actions -- action plans for supervised financial institutions to correct deficiencies in residential mortgage loan servicing and foreclosure processing, as required by formal enforcement actions issued by the Federal Reserve last year.

- Announced, March 8, 2012

Sterling Financial Corporation, Spokane, Washington -- written agreement dated December 24, 2009, terminated March 5, 2012.

- Announced, March 8, 2012

H.2 Actions under delegated authority

March 4, 2012 to March 10, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the southwest corner of Highway 51 and Highway 69, Wagoner, Oklahoma.

- Approved, March 6, 2012

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 13301 Crystal Hill Road, North Little Rock.

- Approved, March 6, 2012

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 15821 Ventura Boulevard, Encino.

- Approved, March 8, 2012

San Francisco

East West Bank, Pasadena, California -- to establish a branch office at 22000-22008 Avalon Boulevard, Carson.

- Approved, March 8, 2012

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6050 Singleton Square, Norcross, Georgia.

- Approved, March 8, 2012

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 2205 Cobb Parkway, Smyrna, Georgia.

- Approved, March 8, 2012

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1920 Powers Ferry Road, Marietta, Georgia.

- Approved, March 8, 2012

Atlanta

Iberiabank, Lafayette, Louisiana -- to establish branches at 2592 South Acadian Thruway, Baton Rouge, and 3412 St. Charles Avenue, New Orleans.

- Approved, March 8, 2012

St. Louis

Midwest Bankcentre, Lemay, Missouri -- to establish a branch at 6810 Page Avenue, Pagedale.

- Approved, March 9, 2012

Richmond

Virginia Heritage Bank, Tysons Corner, Virginia -- to establish a branch at 11166 Fairfax Boulevard, Fairfax.

- Approved, March 9, 2012

Bank Holding Companies

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- waiver of application with respect to the acquisition of BankAtlantic, Fort Lauderdale, Florida.

- Withdrawn, March 5, 2012

Boston

Cape Cod Five Mutual Company, Harwich Port, Massachusetts -- to establish a mutual bank holding company through the acquisition of The Cape Cod Five Cents Savings Bank, Harwich Port.

- Approved, March 5, 2012

Atlanta

CertusHoldings, Inc., Atlanta, Georgia -- to engage in investment advisory activities through its subsidiary, Certus Investment Advisors, LLC, Atlanta.

- Approved, March 9, 2012

Atlanta

Gateway Financial Holdings of Florida, Inc., Daytona Beach, Florida -- to engage in making, acquiring, brokering, or servicing loans or other extensions of credit, and in activities related to extending credit, through its nonbank subsidiary, Gateway Asset Holdings, Daytona Beach.

- Approved, March 8, 2012

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire I Bank Holding Company, Inc., Lakeway, Texas, and indirectly acquire I Bank Texas, SSB, Austin.

- Approved, March 8, 2012

Bank Holding Companies

Kansas City

JCK, Inc., Junction City, Kansas -- to become a bank holding company and to acquire First National Bank and Trust Company, Junction City.

- Approved, March 7, 2012

Richmond

Live Oak Bancshares, Inc., Wilmington, North Carolina -- to sell software and provide related support services through a newly formed nonbank subsidiary, BANKR, LLC, Wilmington.

- Approved, March 7, 2012

St. Louis

Old National Bancorp, Evansville, Indiana -- waiver of application to merge with Indiana Community Bancorp, Columbus, in connection with the merger of their respective subsidiary banks, Old National Bank, Evansville, and Indiana Bank and Trust Company, Columbus.

- Withdrawn, March 9, 2012

Bank Mergers

Chicago

Town and Country Bank, Springfield, Illinois -- to purchase certain assets and assume certain deposit and other liabilities of the branch of Associated Bank, N.A., Green Bay, Wisconsin, at 706 Maine Street, Quincy, Illinois, and thereby establish a branch at that location.

- Approved, March 8, 2012

Change in Bank Control

Kansas City

Alamosa Bancorporation, Ltd., Alamosa, Colorado -- to retain control of Alamosa Bancorporation, Ltd., and its subsidiary bank, Alamosa State Bank, Alamosa.

- Permitted, March 5, 2012

Chicago

Rush-Oak Corporation, Chicago, Illinois -- change in bank control of Rush-Oak Corporation and its subsidiary bank, Oak Bank, Chicago.

- Permitted, March 6, 2012

Minneapolis

Valley Bancshares, Inc., Kalispell, Montana -- change in bank control of Valley Bancshares and its subsidiary bank, Valley Bank of Kalispell, Kalispell.

- Permitted, March 7, 2012

Extensions of Time

Atlanta

CCB Community Bank, Andalusia, Alabama -- extension to March 11, 2013, to establish a branch at 1502 East John Sims Parkway, Niceville, Florida.

- Granted, March 6, 2012

Membership

New York

Elmira Savings Bank, Elmira, New York -- to become a member of the Federal Reserve System.

- Approved, March 7, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
GEORGETOWN BANCORP, MHC	* MHC Conversion	Georgetown Bancorp, MHC, Georgetown, Massachusetts proposes to convert to stock form and merge with Georgetown Bancorp, Inc.,	Newspaper:	Not available
	* SLHC Formation	Georgetown, Massachusetts, which proposes to become a savings and loan holding company by acquiring 100 percent of Georgetown Savings Bank, Georgetown, Massachusetts.	Federal Register:	Not available

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CRB Group Inc.	3A1	CRB Group Inc., to become a one-bank holding company by acquiring 100 percent of Cross River Bank, both of Teaneck, New Jersey, pursuant to Section 3(a)(C) of the BHC Act of 1956, as amended, and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
DANSKE BANK A/S	FBSEA	Danske Bank A/S, Copenhagen, Denmark, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	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					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 10, 2012

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., 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 March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	02/29/2012
			Federal Register:	03/01/2012

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
	* 3A1	First Carolina Financial Services, Inc., Durham, North Carolina, to become a bank holding company through the acquisition of 95.26% of the voting securities of First Carolina State Bank, Rocky Mount, North Carolina, and 95.65% of the voting securities of Pisgah Community Bank, Asheville, North Carolina.	Newspaper: Federal Register:	Not available 04/09/2012
CAPGEN CAPITAL GROUP VI LLC	* 3A3	CapGen Capital Group VI LP and CapGen Capital Group VI LLC, both of New York, New York, to increase their investment up to 49.9% of the voting securities of Hampton Roads Bankshares, Inc., Norfolk, Virginia, and thereby to indirectly increase their investment in Bank of Hampton Roads, Norfolk, Virginia, and Shore Bank, Onley, Virginia.	Newspaper: Federal Register:	03/18/2012 03/20/2012
CONGRESSIONAL BANCSHARES, INC.	CIC	FBF Partners, LP, San Francisco, California, a qualified family partnership, to obtain up to 21.4% of the voting securities of Congressional Bancshares, Inc., Bethesda, Maryland, through the transfer of shares from Mr. Jason M. Fish, the general partner of FBF Partners, LP.	Newspaper: Federal Register:	Not available 03/23/2012
FIRST COMMUNITY BANK	* 18C * Branch	First Community Bank, Bluefield, West Virginia, to merge with Peoples Bank of Virginia, Richmond, Virginia.	Newspaper: Federal Register:	Not available Not applicable
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION	* 18C	First Federal Savings and Loan Association of Charleston, Charleston, South Carolina, to acquire certain assets and assume certain liabilities of the South Carolina branch offices of Liberty Savings Bank, F.S.B., Wilmington, Ohio.	Newspaper: Federal Register:	03/31/2012 Not applicable

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 March 10, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PCNB BANCSHARES, INC.	CIC	Prior Change in control notice filed by Bixby Bridge Financial, LP and David D. Colburn, as general partner both of Northbrook, Illinois, to collectively acquire up to 91.27 percent voting stock, and 21.90 percent of non-voting stock of PCNB Baneshares, Inc., and its subsidiary, Peoples Community Bank, both of Bremen, Georgia.	Newspaper: Federal Register:	03/29/2012 03/26/2012
PSB BANCGROUP, INC.	CIC	Prior Change in control notice filed by Renny B. Eadie and Robert M. Eadie, both of Lake City, Florida, to collectively acquire an additional 3.87 percent of the outstanding shares of PSB BancGroup, Inc., and its subsidiary, Peoples State Bank, both of Lake City, Florida. Total pro forma ownership will equal 13.45 percent.	Newspaper: Federal Register:	03/15/2012 03/21/2012
UNITED GROUP OF CENTRAL FLORIDA II, LLC	* 3A1	United Group of Central Florida II, LLC, Longwood, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Citizens Bancorp of Oviedo, Inc. and its subsidiary, Citizens Bank of Florida, both of Oviedo, Florida.	Newspaper: Federal Register:	Not available 03/23/2012

District: 6

Federal Reserve Bank of Atlanta

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.

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 March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ISABELLA BANK	* Branch	Isabella Bank, Mt. Pleasant, Michigan, to establish a branch facility to be located at 399 South Main Street (M-47), Saginaw County, Michigan.	Newspaper:	02/25/2012
			Federal Register:	Not applicable
RUSH-OAK CORPORATION	CIC	Notice by the Patricia I. Walsh Trust, Patricia I. Walsh individually and as trustee of the Patricia I. Walsh Trust, 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:	Not available
			Federal Register:	02/14/2012

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
447342	FIRST ST BK BOURBON IN, BOURBON, INDIANA	10/17/2011	02/06/2012	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 March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVER VALLEY BANCORP	CIC	Notice by River Valley Bancorp Employee Stock Ownership Plan and Trust, Madison, Indiana, to acquire up to 24.99 percent of River Valley Bancorp, Inc., Madison, Indiana. Matthew P. Forrester is the plan administrator and the shares are voted by plan participants, none of which exceeds 10 percent individually.	Newspaper: Federal Register:	Not available Not available
TRIUMPH BANCSHARES, INC.	CIC	Notice by Hilliard R. Crews, individually, and as a member of the Crews family control group to gain control of Triumph Bancshares, Inc., Germantown, Tennessee. The Crews family control group consists of Hilliard R. Crews, Jason L. Crews, Cynthia Michelle Leslie Crews, Roger L. McGee, and Stacy Crews McGee, all of Collierville, Tennessee.	Newspaper: Federal Register:	03/27/2012 03/23/2012

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNCCORP, INC.	CIC	Change in Control Notice by MVC Private Equity Fund, L.P., Purchase, New York, to gain control of BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly gain control of BNC National Bank, Glendale, Arizona.	Newspaper: Federal Register:	Not available Not available
EAGLE INVESTMENT COMPANY, INC.	CIC	Change in Control Notice by the Erick A. Gandrud Irrevocable Trust, Glenwood, Minnesota (John R. Gandrud, Trustee), and The John R. Gandrud Irrevocable Trust, Glenwood, Minnesota (Erick A. Gandrud, Trustee), to retain 25% or more of the shares of Eagle Investment Company, Inc., Glenwood, Minnesota, and thereby indirectly retain control of Eagle Bank, Glenwood, Minnesota. Additionally, the Erick A. Gandrud Trust and Trustee, and the John R. Gandrud Trust and Trustee, propose to join the Gandrud Family Group which controls 25% or more of Eagle Investment Company, Glenwood, Minnesota.	Newspaper: Federal Register:	Not available 03/23/2012
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 2850 Old Hardin Road, Billings, Montana.	Newspaper: Federal Register:	03/20/2012 Not applicable
STATE BANK OF HAWLEY EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	CIC	Change in Control Notice by Daniel Eugene Bergee and Dale VanHavermaet, as proposed Co-Trustees, Hawley, Minnesota, to gain control of State Bank of Hawley Employee Stock Ownership Plan & Trust (ESOP), and thereby indirectly gain control of Bankshares of Hawley, Inc., and its wholly-owned subsidiary, State Bank of Hawley, Hawley, Minnesota, both of Hawley, Minnesota.	Newspaper: Federal Register:	Not available 03/23/2012

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	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* 18C	ANB Bank, Denver, Colorado, to merge with Premier Bank, Lenexa, Kansas, and incident thereto, to establish two branches in Lenexa, Kansas; and branches in Overland Park, Kansas; Kansas City, Missouri; and Chesterfield, Missouri.	Newspaper:	04/01/2012
	* Branch		Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 10, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LIBERTY NATIONAL BANCSHARES, INC.	CIC	Prior notice by Mary Ann Haywood, Baytown, Texas, to become Trustee of the Mary Louise Greak Estate, thereby controlling 28.9% of First Liberty National Baneshares, Inc., Liberty, Texas, and indirectly control its subsidiary First Liberty National Bank, Liberty, Texas.	Newspaper:	03/22/2012
			Federal Register:	03/26/2012
ODEM BANCSHARES, INC.	CIC	Mission-Heights Capital, Ltd., Houston, Texas, and Mission-Heights, LLC, Houston, Texas, general partner; and Charles Robert Miller, Jr., Odem, Texas, individually, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares of Odem Bancshares, Inc., Odem, Texas, and thereby indirectly obtain control of First State Bank of Odem, Odem, Texas., in association with a request by Mission-Heights Capital, Ltd., to be treated as a Qualified Family Partnership (QFP).	Newspaper:	Not available
			Federal Register:	03/21/2012
UVALDE BANCSHARES INC	CIC	Notice by Mr. Jimmy Enriquez, of The Woodlands, Texas individually and as trustee for JE Trust No. 2, The Woodlands, Texas to acquire 100 percent of the shares and thereby control of Uvalde Bancshares, Inc., Dover, Delaware, and indirectly Uvalde National Bank, Uvalde, Texas.	Newspaper:	Not available
			Federal Register:	03/16/2012

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 March 10, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch office at 22000-22008 Avalon Boulevard, Carson, California.	Newspaper: Federal Register:	Not available Not applicable
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch office at 15821 Ventura Boulevard, #185, Encino, 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,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

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