
Federal Reserve Release



H.2

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

No. 27

Week Ending July 7, 2012

Enforcement

First Mutual of Richmond, Inc., Richmond, Indiana, and Richmond Mutual Bancorporation, Inc. -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, July 5, 2012

Profinium Financial Holdings, Inc., Fairmont, Minnesota, and Profinium Financial, Inc., Truman -- written agreement dated July 9, 2009, terminated on June 25, 2012.

- Announced, July 3, 2012

Regal Bancorp, Inc., Owings Mills, Maryland -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, July 3, 2012

West Coast Bancorp, Lake Oswego, Oregon -- written agreement dated December 18, 2009, terminated on June 27, 2012.

- Announced, July 3, 2012

H.2 Actions under delegated authority

July 1, 2012 to July 7, 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

Richmond

Sonabank, McLean, Virginia -- to establish a branch at 6719 Leaberry Way, Unit L, Haymarket.

- Approved, July 5, 2012

Bank Holding Companies

General Counsel

Ally Financial Inc., Detroit, Michigan -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, July 3, 2012

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to increase its interest in Anchor Capital Advisors LLC, Boston.

- Approved, July 2, 2012

San Francisco

RBB Bancorp, Los Angeles, California -- to form a subsidiary, RBB Asset Management Company, Los Angeles, to engage in extending credit and servicing loans.

- Approved, July 6, 2012

St. Louis

Southern Missouri Bancshares, Inc., Marshfield, Missouri -- to engage in lending activities.

- Approved, July 3, 2012

Change in Bank Control

Minneapolis

FNB Bancshares, Inc., Blue Earth, Minnesota -- to retain control of FNB Bancshares and its subsidiary bank, First Bank Blue Earth, Blue Earth.

- Permitted, July 6, 2012

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to October 4, 2012, to increase its ownership of Southeast Financial Bankstock Corporation, McGehee, and its subsidiary bank, McGehee Bank.

- Granted, July 3, 2012

Financial Holding Companies

Chicago

Horizon Bancorp, Michigan City, Indiana -- election to become a financial holding company.

- Effective, July 3, 2012

Dallas

Triumph Bancorp, Inc., Dallas, Texas -- election to become a financial holding company.

- Effective, July 5, 2012

Membership

Secretary

Jonah Bank of Wyoming, Casper, Wyoming -- to become a member of the Federal Reserve System.

- Approved, July 6, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A5	Application by Independent Bank Corp, Rockland, Massachusetts, to acquire Central Bancorp, Inc. and its subsidiary bank, Central Co-operative Bank, both of Somerville, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	07/30/2012

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
379470	CANTON CO-OP BK, CANTON, MASSACHUSETTS	02/27/2012	06/10/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF EAST ASIA, LIMITED, THE	FBSEA	The Bank of East Asia, Limited, Hong Kong, to upgrade its limited branch located in Alhambra, California to a full service branch.	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 Citifin S.A. E.F.C., Madrid, Spain.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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101671	ADIRONDACK BK, UTICA, NEW YORK	08/22/2011	06/25/2012	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHFIELD BANCORP, INC	* MHC Conversion * SLHC Formation	Northfield Bancorp, MHC, Staten Island, NY, proposes to convert to stock form and merge with and into Northfield Bancorp, Inc, Woodbridge, New Jersey, which proposes to become a savings and loan holding company by acquiring Northfield Bank, Staten Island, NY.	Newspaper: Federal Register:	Not available 07/09/2012
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
POLONIA BANCORP INC	* MHC Conversion * SLHC Formation	Polonia MHC, Huntingdon Valley, PA, proposes to convert to stock form and merge with and into Polonia Bancorp, Huntingdon Valley, PA, which will subsequently merge with and into Polonia Bancorp, Inc., Huntingdon, Valley, PA, which proposes to become a savings and loan holding company by acquiring 100 percent of Polonia Bank, Huntingdon Valley, PA.	Newspaper: Federal Register:	Not available 07/09/2012

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 July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
KENTUCKY FIRST FEDERAL BANCORP	* SLHC Acquisition MHC Minority Stock Issuance	Application by First Federal MHC, Hazard, KY; Kentucky First Federal Bancorp, Hazard, KY; and Frankfort First Bancorp, Inc., Frankfort, KY to acquire CKF Bancorp, Inc., Danville, KY and its wholly-owned subsidiary, Central Kentucky Federal Savings Bank, Danville, KY and Application by Kentucky First Federal Bancorp, Hazard, KY for approval of a minority stock issuance by a savings association subsidiary of a mutual holding company.	Newspaper: Federal Register:	07/12/2012 07/16/2012

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 July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOVDE PRIVATE EQUITY ADVISORS LLC	* SLHC Merger	Financial Services Partners Fund I LLC, Hovde Acquisition I LLC, and Hovde Private Equity Advisors LLC, all of Washington, DC (collectively the "Hovde Group"), to acquire control of a savings and loan holding company, Carrolton Bancorp, Columbia, Maryland, upon Carrolton Bancorp's conversion to a savings and loan holding company through a merger with Jefferson Bancorp, Inc., Washington, DC, a subsidiary of the Hovde Group, pursuant to Section 10 of the Home Owners Loan Act.	Newspaper:	Not available
	* SLHC Formation		Federal Register:	07/26/2012
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, to establish a branch at 315 Libbie Avenue, Richmond, Virginia	Newspaper:	07/20/2012
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHATSWORTH BANKSHARES, INC.	CIC	After-the-fact change in control notice filed by John Hinton Waters, Madalyn Kathlene Waters, Michael Thomas Waters, John Andrew Waters, Michael Jason Waters, Brittaney Laine McConkey, Charles Hilton Richards, Jr., Ted Rembert Townsend, all of Chatsworth, Georgia, and Jodi Waters Matter, Marietta, Georgia, to collectively retain 54.75 percent of the outstanding shares of First Chatsworth Bankshares, Inc., and its subsidiary, First National Community Bank, both of Chatsworth, Georgia.	Newspaper: Federal Register:	Not available 07/25/2012
GIANT HOLDINGS, INC.	CIC	After-the-fact change in control notice by the Robert Roschman Revocable Trust, Robert Roschman, trustee; the Lorrie Lei Roschman Revocable Trust, Lorrie Roschman, trustee; the Revocable Trust Created by Jeffrey S. Roschman, Jeffrey Roschman, trustee; CT Foundation, Betty Roschman, Roschman Restaurant Administration, and Kerry Roschman, all of Fort Lauderdale, Florida, to collectively retain 25 percent or more of the shares and thereby control of Giant Holdings, Inc., and Landmark Bank, N.A., both of Fort Lauderdale, Florida.	Newspaper: Federal Register:	07/30/2012 07/25/2012

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
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 July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN METRO BANCORP, INC.	CIC	Sidney J. Lee, as an individual, and together with his sisters, Medora Lee and Serena Lee, as a group acting in concert to acquire control of 3,621,708 shares or 82.48 percent of American Metro Bancorp, Inc., Chicago, Illinois (BHC), and thereby indirectly acquire American Metro Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 07/17/2012
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to purchase the assets and assume the liabilities of 21 branches of Independent Bank, Ionia, Michigan, and thereby establish 21 branches.	Newspaper: Federal Register:	Not available Not applicable
FIRST COMMUNITY BANK	* 18C	First Community Bank, Harbor Springs, Michigan, to merge with Select Bank, Grand Rapids, Michigan.	Newspaper: Federal Register:	Not available Not applicable
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire Farmer City State Bank, Farmer City, Illinois.	Newspaper: Federal Register:	Not available 07/23/2012
LAPORTE SAVINGS BANK, MHC	* MHC Conversion * SLHC Formation	LaPorte Savings Bank, MHC, La Porte, Indiana, a mutual holding company, proposes to convert to stock form and merge with LaPorte Bancorp, Inc., an existing savings and loan holding company. The existing LaPorte Bancorp, Inc., will merge with a new company, also called LaPorte Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of The LaPorte Savings Bank, all of La Porte, Indiana.	Newspaper: Federal Register:	Not available 07/20/2012
STATE BANK OF THE LAKES	* Branch	State Bank of the Lakes, Antioch, Illinois, to establish a branch facility to be located at 10 East Rollins Road, Round Lake Beach, Illinois 60073.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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1917301	LAKE FOREST B&TC, LAKE FOREST, ILLINOIS	09/19/2011	06/26/2012	O	Large 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 July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FAYETTE COUNTY, THE	* 18C * Branch	The Bank of Fayette County, Piperton, Tennessee, (formerly Moscow, Tennessee) to purchase certain assets and assume certain liabilities of the Whiteville, Tennessee branch location of Merchants & Planters Bank, Bolivar, Tennessee, and to retain the acquired facility as a branch.	Newspaper: Federal Register:	07/30/2012 Not applicable
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, from 9.63 percent to 9.9 percent through the purchase of additional common member units.	Newspaper: Federal Register:	08/02/2012 08/02/2012
LIBERTY BANK OF ARKANSAS	* Branch	Liberty Bank of Arkansas, Jonesboro, Arkansas, to establish a branch facility to be located at 1895 Harrison Street, Batesville, Arkansas.	Newspaper: Federal Register:	07/02/2012 Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
898140	BANK OF MCCRORY, MCCRORY, ARKANSAS	03/26/2012	06/15/2012	S	Small Bank
535641	CITIZENS BK, HARTFORD, KENTUCKY	03/19/2012	06/18/2012	O	Small 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 July 7, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEALL BANCSHARES INC.	* 3A1	Beall Bancshares Inc., Velva, North Dakota, to become a bank holding company by acquiring 100 percent of Peoples State Bank of Velva, Velva, North Dakota.	Newspaper: Federal Register:	Not available Not available
EDEN VALLEY BANCSHARES, INC.	CIC	Change in control notice by Todd J. Zaun, Sartell, Minnesota, to retain and acquire 25% or more, and Steven M. Zaun, Marina Del Ray, California, to acquire 25% or more of the shares of Eden Valley Bancshares, Eden Valley, Minnesota, and thereby indirectly control State Bank in Eden Valley, Eden Valley, Minnesota.	Newspaper: Federal Register:	Not available 07/25/2012
SECURITY STATE BANK HOLDING COMPANY	CIC	Notice by Thomas Watson, Grand Forks, North Dakota, as an individual and as trustee of the Bank Forward Employee Stock Ownership Plan, Hannaford, North Dakota ("ESOP"), to gain control of Security State Bank Holding Company, Fargo, North Dakota ("Company"), and thereby indirectly gain control of Bank Forward, Hannaford, North Dakota ("Bank"). Additionally, notice by Thomas Watson, Toby Kommer, Fargo, North Dakota, as trustee of ESOP, and ESOP as a group acting in concert to gain control of Company and thereby indirectly gain control of Bank.	Newspaper: Federal Register:	Not available 07/16/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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374653	FIRST PREMIER BK, SIOUX FALLS, SOUTH DAKOTA	01/09/2012	06/25/2012	S	Int Sm Bank
615253	FIRST ST BK OF MALTA, MALTA, MONTANA	03/13/2012	06/28/2012	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period		
CIC BANCSHARES, INC.	* 3A3	CIC Bancshares, Inc., Denver, Colorado, to acquire, through its subsidiary CIC Merger Sub, Inc., Denver, Colorado, 100 percent of the voting shares of Millennium Bancorp, Inc., parent of Millennium Bank, both in Edwards, Colorado. Immediately thereafter, CIC Merger Sub, Inc., Denver, Colorado, will merge into Millennium Bancorp, Inc. Centennial Bank, Centennial, Colorado, to merge with Millennium Bank, Edwards, Colorado, and incident thereto, to establish branches in Breckenridge, Edwards, Englewood, Steamboat Springs, Vail, and Fraser, all in Colorado.	Newspaper:	Not available	
	* 3A1		Federal Register:	06/21/2012	
	* 18C				
	* Branch				
HENDERSON STATE COMPANY	CIC	Notification by Kevin D. Postier and J. B. Suddarth, both of York, Nebraska, to acquire control of Henderson State Company, parent of Henderson State Bank, both in Henderson, Nebraska.	Newspaper:	Not available	
			Federal Register:	07/25/2012	
HIGH PLAINS BANKING GROUP, INC.	CIC	Notice by High Plains Banking Group, Inc. KSOP, Flagler, Colorado; Thomas Creighton, Jr., Denver, Colorado, individually and as trustee of High Plains Banking Group, Inc. KSOP; Lucy Loomis, Denver, Colorado; John and Johnita Creighton, Longmont, Colorado; Virginia Newton, Snowmass, Colorado; Ann Creighton, Sammamish, Washington; and Lavina Creighton, Atwood, Kansas, all to become members of the Creighton Family Group, to acquire control of High Plains Banking Group, Inc., parent of High Plains Bank, both in Flagler, Colorado. High Plains Banking Group, Inc., Flagler, Colorado, to redeem 19.4 percent of its outstanding common stock.	Newspaper:	Not available	
			Federal Register:	Not available	
MADISON COUNTY HOLDING, MHC	* MHC	Madison County Holding Company, MHC, proposes to convert to stock form and merge with Madison County Financial Corporation, which proposes to become a savings and loan holding company by acquiring 100 percent of Madison County Bank, all of Madison, Nebraska.	Newspaper:	07/16/2012	
	Conversion * SLHC Formation		Federal Register:	07/16/2012	
TRI-COUNTY FINANCIAL CORPORATION	3A1	Tri-County Financial Corporation, to become a bank holding company through the acquisition of 75 percent of the voting shares of The Bank of Commerce and Trust Company, both in Wellington, Kansas.	Newspaper:	Not applicable	
			Federal Register:	Not applicable	
YORKTOWN FINANCIAL HOLDING, INC.	* 3A1	Yorktown Financial Holdings, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of CNBO Bancorp, Inc., parent of Century Bank of Oklahoma, both in Pryor, Oklahoma.	Newspaper:	Not available	
			Federal Register:	08/02/2012	

District: 10

Federal Reserve Bank of Kansas City

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625850	BANK OF VERSAILLES, VERSAILLES, MISSOURI	02/27/2012	06/05/2012	S	Small Bank
389059	TILDEN BK, TILDEN, NEBRASKA	03/12/2012	06/21/2012	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 July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period		
DIAMOND A FINANCIAL, LP	* 3A1	Diamond A Financial, L.P., Hilltop Holdings, Inc., and Meadow Corporation, all of Dallas, Texas, to become bank holding companies by acquiring 100 percent of PlainsCapital Corporation and its subsidiary bank, PlainsCapital Bank, both of Dallas, Texas, pursuant to section 3 of the Bank Holding Company Act.;	Newspaper:	Not available	
	4c8		Federal Register:	07/09/2012	
	* 4c8				
	4c8				
		Diamond A Financial, L.P., Hilltop Holdings, Inc., and Meadow Corporation, all of Dallas, Texas, to engage in mortgage lending activities pursuant to section 4(c)(8) of the Bank Holding Company Act through PrimeLending, A PlainsCapital Company, and its direct and indirect subsidiaries, PirmeLending Ventures Management, LLC, and PrimeLending Ventures, LLC, all of Dallas, Texas;			
		Diamond A Financial, L.P., and Hilltop Holdings, Inc., both of Dallas, Texas, to retain a noncontrolling interest in SWS Group, Inc., and its subsidiary savings association, Southwest Securities, FSB, both of Dallas, Texas, and thereby engage in the operation of a savings association pursuant to Section 4(c)(8) of the BHC Act; and			
		Diamond A Financial, L.P., and Hilltop Holdings, Inc., both of Dallas, Texas, through a retention of a noncontrolling interest in SWS Group, Inc., and indirect controlling interests in the subsidiaries of Southwest Securities, FSB, pursuant to sections 4(c)(8) of the BHC Act and Regulation Y, and thereby engage indirectly in certain nonbanking activities of those subsidiaries pursuant to section 4(c)(8) of the BHC Act, to consist of extending credit and servicing loans; activities related to extending credit; financial and investment advisory activities; agency transactional services for customers, including providing securities brokerage services, acting as riskless-principal and providing private-placement services and other transactional services as agent for customers; underwriting and dealing in government obligations and money market investments; community development activities; and issuing and selling money orders, savings bonds, traveler's checks and similar consumer payment instruments.			
FVNB CORP.	* 3A3	FVNB Corp., MOW/RPW II, Ltd., and MOW/RPW Holdings II, LLC, all of Victoria, Texas, to acquire 100 percent of First State Bank, New Braunfels, Texas.	Newspaper:	Not available	
			Federal Register:	07/20/2012	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ODESSA SOUTHWEST BANCSHARES, INC.	* 3A1	Odessa SouthWest Bancshares, Inc., Odessa, Texas, to become a bank holding company by acquiring 100 percent of SouthWest Bank, Odessa, Texas; AND Odessa SouthWest Bancshares, Inc., Odessa, Texas, elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	07/21/2012

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 July 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACTRUST BANCORP, INC.	* 3A5	First PacTrust Bancorp, Inc., Irvine, California, to merge with Gateway Bancorp, Santa Ana, California, with First PacTrust Bancorp, Inc., surviving and thereby indirectly acquire Gateway Business Bank, Cerritos, California.	Newspaper:	Not available
			Federal Register:	07/26/2012
NORTHWEST BANCORPORATION, INC.	CIC	Interagency Notice of Change in Control filed by Harlan D. Douglass, Maxine D. Douglass and Harlan D. Douglass, Inc., all of Spokane, Washington, to retain 13.98 percent of the voting shares of Northwest Bancorporation, Inc. and indirectly Inland Northwest Bank, both of Spokane, Washington.	Newspaper:	07/20/2012
			Federal Register:	07/25/2012

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.

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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
3281510	BAY CMRL BK, WALNUT CREEK, CALIFORNIA	03/05/2012	06/26/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act