# **Federal Reserve Release**



*H.2* 

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

No. 32

Week Ending August 6, 2011

## **Forms**

Forms -- initial Board review to extend with revision the Report of Changes in Organizational Structure (FR Y-10), Annual Report of Bank Holding Companies (FR Y-6), and Annual Report of Foreign Banking Organizations (FR Y-7) and to extend without revision the Supplement to the Report of Changes in Organizational Structure (FR Y-10E).

- Proposed, August 4, 2011

## Regulations and Policies

Guidance on Federal Debt -- interagency guidance to banking organizations following Standard & Poor's downgrade of U.S. debt.

- Announced, August 5, 2011

## Enforcement

The First Bank of Baldwin, Baldwin, Wisconsin -- written agreement with the Federal Reserve Bank of Minneapolis and the State of Wisconsin Department of Financial Institutions.

- Announced, August 2, 2011

Suburban Illinois Bancorp, Inc., Elmhurst, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, August 2, 2011

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeOSDOffice of Staff Director

## Bank Holding Companies

#### **Dallas**

Carlile Bancshares, Inc., Fort Worth, Texas -- to acquire The Bank at Broadmoor, Colorado Springs, Colorado.

- Approved, August 2, 2011

#### Atlanta

Southern Independent Bancshares, Inc., Opp, Alabama -- to become a bank holding company and to acquire Southern Independent Bank, Opp.

- Approved, August 5, 2011

## Bank Mergers

## Kansas City

The Union State Bank of Everest, Everest, Kansas -- to merge with The Bank of McLouth, McLouth, and thereby establish a branch.

- Approved, August 1, 2011

## **Bank Premises**

#### Cleveland

Heartland Bank, Gahanna, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, August 2, 2011

## Banks, Foreign

New York

Banco BPI, S.A., Porto, Portugal -- to establish representative offices in Newark, New Jersey and Fall River, Massachusetts.

- Returned, August 1, 2011

## **Extensions of Time**

St. Louis

Central Bancshares, Inc., Little Rock, Arkansas -- extension to November 3, 2011, to become a bank holding company and to acquire Central Bank, Little Rock.

- Granted, August 3, 2011

## Federal Reserve Bank of Boston

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

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **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

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commen	t Period
ES BANCSHARES, INC	4c8	ES Bancshares Inc., Newburgh, New York, to engage de novo through its newly formed subsidiary, Empire Lockbox Settlements, Inc., Newburgh, New York, in servicing extensions of credit, including factoring, for the company's account or the account of others pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
FIRST BANCORP	CIC	Notice by Oaktree Capital Group Holdings GP, LLC, Oaktree Capital Group Holdings, L.P., Oaktree Capital Group, LLC, Oaktree AIF Holdings, Inc., Oaktree Holdings, LLC, Oaktree Holdings, Inc., OCM Holdings I, LLC, Oaktree Capital Management, L.P., Oaktree AIF Investments, L.P., Oaktree Capital I, L.P., Oaktree Fund GP II, L.P., Oaktree Fund GP III, L.P., Oaktree Principal Fund V GP, Ltd., Oaktree Fund GP AIF, LLC, Oaktree Principal Fund V GP, L.P., Oaktree Fund GP, LLC, Oaktree Principal Fund V (Parallel), L.P., Oaktree Fund AIF Series, L.PSeries I, Oaktree Principal Fund V (Delaware), L.P., and Oaktree FF Investment Fund AIF (Delaware), L.P., to gain control of First BanCorp, San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Philadelphia

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

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	t Period
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	* 18C	The Commercial & Savings Bank, Millersburg, Ohio to purchase assets and assume liablities of two branches of Premier Bank & Trust, N.A., Wooster, Ohio.	Newspaper: Federal Register:	08/15/2011 Not applicable
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A3	Application by PNC Financial Services Group, Pittsburgh PA and PNC Bancorp, Wilmington, DE to acquire RBC Bank USA, Raleigh, NC pursuant to section 3 of the Bank Holding Company Act	Newspaper: Federal Register:	09/02/2011 Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

Institution NONE

RSSD

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commen	t Period
CAPITAL ONE FINANCIAL CORPORATION	* 4c8	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of ING Bank, FSB, Wilmington, Delaware, and its subsidiaries, Sharebuilder Advisors, LLC Seattle, Washington, and ING Direct Investing, Inc., Seattle, Washington, and thereby engage in the activities related to operating a federal savings bank, investment financial advisory and securities brokerage services.	Newspaper: Federal Register:	08/22/2011 08/18/2011
COASTALSOUTH BANCSHARES, INC.	CIC	James S. MacLeod, Hilton Head Island, South Carolina, to acquire up to 31.36% of the voting shares of CoastalSouth Bancshares, Inc., Hilton Head Island, South Carolina.	Newspaper: Federal Register:	08/17/2011 08/02/2011
ECB BANCORP, INC.	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 Mangers, LLC, and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9% of the voting shares of ECB Bancorp, Inc., Engelhard, North Carolina.	Newspaper: Federal Register:	08/25/2011 08/24/2011
FAIRMOUNT BANCORP, INC.	* SA Merger	Fairmount Bancorp, Inc., Baltimore, Maryland, to acquire Fullerton Federal Savings Asociation, Baltimore, Maryland, which would be merged immediately into Fairmount Bank, Baltimore, Maryland.	Newspaper: Federal Register:	Not available Not available
UNION FIRST MARKET BANK	* Branch	Union First Market Bank, Richmond, Virginia, to establish a branch at Three James Center, 1051 East Cary Street, Suite 103, Richmond, Virginia.	Newspaper: Federal Register:	08/17/2011 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BANCO CAM, S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international branch office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANK OF MIAMI SHARES, INC.	4c8	First Bank of Miami Shares, Inc., Coral Gables, Florida, after-the-fact notice to retain 90 percent of the outstanding shares of FBM International Advisors, Inc., Coral Gables, Florida, and thereby continue engaging de novo in investment advisory activities.	Newspaper: Federal Register:	Not applicable 08/24/2011

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>	
COMMUNITY NATIONAL BANCORPORATION	CIC	Notice by Michael L. Peterson, Cedar Falls, Iowa, to increase his ownership to more than 10 percent and become the largest shareholder of Community National Bancorporation, Waterloo, Iowa, and thereby indirectly control Community National Bank, Waterloo, Iowa, and Community Bank, Austin, Minnesota.	Newspaper: Federal Register:	Not available Not available
EVANS BANCSHARES, INC.	CIC	Notice by Paul L. Martin and Pamela J. Martin, Bradenton, Florida, to gain control of Evans Bancshares, Inc., Evansdale, Iowa, and thereby indirectly control Fist Security State Bank, Evansdale, Iowa. Paul and Pamela Martin will collectively increase their ownership from 9.63 percent to 12.43 percent with the purchase of 2000 shares.	Newspaper: Federal Register:	Not available 08/01/2011
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust, National Association, Miami, Florida, and thereby to establish 53 branches.	Newspaper: Federal Register:	08/04/2011 Not applicable
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust Bank, FSB, Bloomfield Hills, Michigan, and thereby to establish 13 branches.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch to be located at 800 Connecticut Avenue, NW, Suite #200, Washington, D.C.	Newspaper: Federal Register:	08/05/2011 Not applicable
NORTHSTAR FINANCIAL GROUP, INC.	4c8	Northstar Financial Group, Inc., Bad Axe, Michigan, proposes to engage de novo in certain permissible nonbanking activities.	Newspaper: Federal Register:	Not applicable Not available
ST. CHARLES BANK & TRUST COMPANY	* 18C * Branch	St. Charles Bank & Trust Company, St. Charles, Illinois, to merge with Elgin State Bank, Elgin, Illinois, and thereby to establish 3 branches.	Newspaper: Federal Register:	08/31/2011 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Notices by (1) the Henry C. Kirschner Trust B1, the Henry C. Kirschner Trust A2, David E. Kirschner and Margaret Kirschner, individually and as co-trustees of the Henry C. Kirschner Trust B1 and the Henry C. Kirschner Trust A2, the David E. Kirschner Declaration of Trust and David E. Kirschner as trustee, the Margaret Kirschner Declaration of Trust and Margaret Kirschner Declaration of Trust and Margaret Kirschner as trustee, The Noble  Foundation, Philip and Cheryl Kirschner, Khajha Kirschner, Pamela Kirschner Bolduc, the Mary C. Kirschner 2007 Trust, and David E. Kirschner as trustee of the Mary C. Kirschner 2007 Trust, to retain, as a group acting in concert, over 25 percent of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois;(2) Margaret Kirschner, individually and as trustee and co-trustee of various trusts, to retain over 25% of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois; and 3) David E. Kirschner, individually and as trustee and co-trustee of various trusts, to retain over 25% of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly retain control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois.	Red of Commen Newspaper: Federal Register:	08/14/2011 08/11/2011
VILLAGE BANK & TRUST	* 18C * Branch	Village Bank & Trust Company, Arlington Heights, Illinois, to purchase certain assets and assume certain liabilities of a branch located in 950 West Touhy Avenue, Park Ridge, Illinois, from Northbrook Bank & Trust Company, Northbrook, Illinois, and thereby to establish a branch at the same location.	Newspaper: Federal Register:	08/15/2011 Not applicable
WAUKON STATE BANK	* 18C * Branch	Waukon State Bank, Waukon, Iowa, to merge with Viking State Bank and Trust, Decorah, Iowa. As a result of the merger, Waukon State Bank, will establish a branch office at 321 W Water Street, Decorah, Iowa and 1801 Old Stage Road, Decorah, Iowa.	Newspaper: Federal Register:	Not available Not applicable
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Elgin State Bancorp, Inc., Elgin, Illinois, and thereby indirectly acquire Elgin State Bank, Elgin, Illinois.	Newspaper: Federal Register:	Not available 09/06/2011

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA

CRA

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

RSSD

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of St. Louis

## Filings received during the week ending August 6, 2011

Filer Filing Type Filing Proposal End of Comment Period

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA

CRA

CRA Examinations scheduled for Quarter of

Institution Location

NONE

RSSD

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
FIRST COMMUNITY BANCORP, INC.	CIC	Stephen L. Grobel, Tabb, Virginia, to individually, acquire 10 percent or more of the shares of First Community Bancorp, Inc., Glasgow, Montana, and thereby indirectly acquire control of First Community Bank, Glagow, Montana. In addition, Stephen L Grobel and Peter J. Grobel, Helena, Montana, to join the Grobel Family Group which controls 10 percent or more of First Community Bancorp, Inc., and thereby indirectly controls First Community Bank, Glasgow, Montana.	Newspaper: Federal Register:	Not available 08/11/2011
KIRKWOOD BANCORPORATION CO.	CIC	Change in Control Notice by Robert Lynn Nelson, Cudjoe Key, Florida, to gain control of Kirkwood Bancorporation Co., Bismarck, North Dakota and thereby indirectly gain control of Kirkwood Bank and Trust Company, Bismarck, North Dakota, and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and its subsidiary Kirkwood Bank of Nevada, Las Vegas, Nevada.	Newspaper: Federal Register:	07/22/2011 07/19/2011

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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 CRA

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for

Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Kansas City

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

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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 CRA

Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commen	t Period
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 32% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	08/01/2011 08/05/2011
ADAM BANK GROUP, INC.	* 3A3	Adam Bank Group, Inc., Tampa, Florida, to acquire 100 percent of Brazos Valley Bank, National Association, College Station, Texas, through the merger of its banking subsidiary, American Momentum Bank, Tampa, Florida, with and into Brazos Valley Bank, National Association, with American Momentum Bank surviving this merger.	Newspaper: Federal Register:	Not available 09/01/2011
AUSTIN COUNTY BANCSHARES, INC.	CIC	James Philip O'Jibway, Bellville, Texas, individually; and James Phillip O'Jibway, Kay Holmes O'Jibway, Justin Glenn Brandt, and Jill O'Jibway Brandt, all of Bellville, Texas; Jeffrey Philip O'Jibway, Joseph Austin O'Jibway, and Toby Don O'Jibway, all of Austin, Texas; Jay William O'Jibway of Fort Worth, Texas; and William Beckham Holmes Jr. and Glenda Gabbard Holmes of Boulder, Colorado, (collectively known as the "O'Jibway Family Group") to retain control of 10 percent or more of the shares of, and thereby control of Austin County Bancshares, Inc., and indirectly Austin County State Bank, both of Bellville, Texas.	Newspaper: Federal Register:	Not available 08/24/2011
INTEGRITY BANCSHARES, INC.	* 3A1	Integrity Bancshares, Inc., Houston Texas, to become a bank holding company by acquiring 100 percent of Integrity Bank, SSB, Houston, Texas.	Newspaper: Federal Register:	08/15/2011 08/05/2011

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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 CRA CRA

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of San Francisco

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

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

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

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act