
Federal Reserve Release



H.2

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

No. 39

Week Ending September 24, 2011

Bank Holding Companies

Comerica Incorporated, Dallas, Texas -- commenter's request for reconsideration of the Board's approval of the application to acquire Sterling Bancshares, Inc., Houston, and Sterling Bank.

- Denied, September 19, 2011

Enforcement

SWNB Bancorp, Inc., Houston, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, September 22, 2011

H.2 Actions under delegated authority

September 18, 2011 to September 24, 2011

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSD Office of Staff Director

Bank Branches, Domestic

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 3969 Spring Mountain, Las Vegas, Nevada.

- Approved, September 22, 2011

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6651 Lake Worth Road, Lake Worth, Florida.

- Approved, September 23, 2011

Minneapolis

Merchants State Bank, Freeman, South Dakota -- to establish a branch at 209 West Main Street, Irene.

- Approved, September 22, 2011

Bank Holding Companies

Kansas City

American State Bancshares, Inc., Great Bend, Kansas -- to acquire Rose Hill Bancorp, Inc., Rose Hill, and Rose Hill Bank.

- Approved, September 23, 2011

Atlanta

Blue Ridge Holdings, Inc., Atlanta, Georgia -- to acquire SAGE Southeastern Securities, Inc., Atlanta, and thereby engage in investment advisory activities.

- Approved, September 23, 2011

Bank Holding Companies

Chicago

C-B-G, Inc., West Liberty, Iowa -- to acquire shares of Washington Bancorp, Washington, and thereby increase its indirect interest in Washington's subsidiary bank, Federation Bank.

- Approved, September 21, 2011

Bank Mergers

San Francisco

Bay Commercial Bank, Walnut Creek, California -- to merge with Global Trust Bank, Mountain View.

- Approved, September 23, 2011

St. Louis

Community First Bank of the Heartland, Mt. Vernon, Illinois -- to merge with First State Bank of Dix, Dix, and to retain the acquired facilities as branches.

- Approved, September 21, 2011

Change in Bank Control

Atlanta

Hometown Community Bancshares, Inc., Braselton, Georgia -- change in bank control of Hometown and its subsidiary bank, Hometown Community Bank, Braselton.

- Permitted, September 19, 2011

Kansas City

RCB Holding Company, Inc., Claremore, Oklahoma -- to retain control of RCB and its subsidiary bank, RCB Bank, Claremore.

- Permitted, September 23, 2011

Extensions of Time

Director, BS&R

Morgan Stanley, New York, New York -- one-year extension of time to divest or conform certain impermissible nonbanking activities and investments.

- Granted, September 21, 2011

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k)Provisions), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- extension to December 16, 2011, to become a bank holding company and to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank, Houston; and to acquire a savings association through Woodforest Financial Group, Inc., and indirectly Woodforest Bank, FSB, Refugio.

- Granted, September 22, 2011

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 24, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, seek prior notice pursuant to Section 211.9(f) of Regulation K to invest in two indirect subsidiaries of SSIH, State Street Holdings Italy Srl and State Street Bank S.p.A, both of Milan, Italy, in excess of the aggregate investment limits.	Newspaper: Federal Register:	Not applicable Not applicable
STONEHAM BANCORP MHC	* 3A1	Application by Stoneham Bancorp, MHC, Stoneham, Massachusetts, to become a mutual bank holding company by acquiring Stoneham Savings Bank, Stoneham, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended. The sole purpose of the reorganization is to facilitate Salem Five Bancorp, MHCs proposed acquisition of Stoneham Savings Bank.	Newspaper: Federal Register:	Not available 09/26/2011
WELLESLEY BANCORP INC	* 3A1	Wellesley Bancorp, Inc., Wellesley, Massachusetts to acquire 100% of the outstanding capital stock of Wellesley Bank, Wellesley, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the bank from mutual to stock form.	Newspaper: Federal Register:	Not available 10/14/2011

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
468806	NORTHEAST BK, LEWISTON, MAINE	04/11/2011	08/12/2011	S	Int Sm 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 September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire BFS Bancorp, MHC, Brooklyn Federal Bancorp, Inc. and Brooklyn Federal Savings Bank, all of Brooklyn, New York and thereby operate a savings association.	Newspaper:	Not available
			Federal Register:	09/28/2011

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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.

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66015	BPD BK, NEW YORK, NEW YORK	10/04/2010	09/14/2011	S	Whole/Ltd Purp
2182786	GOLDMAN SACHS BK USA, NEW YORK, NEW YORK	09/13/2010	09/21/2011	O	Whole/Ltd Purp
239015	GOTHAM BK OF NEW YORK, NEW YORK, NEW YORK	02/07/2011	09/12/2011	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 24, 2011

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
Polonia Bancorp, Inc.	* SLHC Formation * MHC Conversion	Polonia Bancorp, Inc., Baltimore, MD, to acquire 100 percent of Polonia Bancorp, Inc., Huntingdon Valley, PA.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
682611	SUSQUEHANNA BK, LITITZ, PENNSYLVANIA	03/14/2011	09/06/2011	O	Large Bank

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 September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEVIOT MUTUAL HOLDING COMPANY	* MHC Conversion * SLHC Formation	Cheviot Mutual Company, Cheviot, Ohio proposes to convert to stock form and merge with Cheviot Financial Corp., Cheviot, Ohio, which proposes to become a savings and loan holding company by acquiring 100 percent of Cheviot Savings Bank, Cheviot, Ohio	Newspaper: Federal Register:	10/15/2011 10/17/2011
CROGHAN COLONIAL BANK, THE	* 18C	Application by The Croghan Colonial Bank, Fremont, Ohio, to purchase and assume certain assets and liabilities of four branch offices of The Home Savings and Loan Company of Youngstown, Ohio	Newspaper: Federal Register:	10/14/2011 Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLE BANCORP, INC.	* 3A5	Eagle Bancorp, Inc., Bethesda, Maryland, to acquire 100% of the voting securities of Alliance Bankshares Corporation, Chantilly, Virginia, and thereby indirectly acquire Alliance Bank Corporation, Fairfax, Virginia.	Newspaper:	10/13/2011
	* 18C		Federal Register:	10/21/2011
	* Branch			
MACON BANCORP	* 3A1	Macon Bancorp, Franklin, North Carolina, to become a bank holding company upon its conversion from a mutual to stock form of ownership	Newspaper:	10/24/2011
			Federal Register:	10/14/2011

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO CAM, S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international agency to be located in Miami, Florida.	Newspaper:	07/30/2011
			Federal Register:	Not applicable
BANKIA, S.A.	FBSEA	Bankia, S.A., Valencia, Spain, to establish an international branch in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST STATE BANK OF THE FLORIDA KEYS HOLDING COMPANY	CIC	Prior change in control notice filed by Luis Enrique Cobo and Ana A. Cobo, individually, and Terry Mark Jones and April Jones, individually, all of Key West, Florida, to acquire an additional 48,708 shares of the outstanding common stock of First State Bank of the Florida Keys Holding, and its subsidiary, First State Bank of the Florida Keys, both of Key West, Florida. Total pro forma ownership for each couple will be 12.75 percent.	Newspaper:	09/13/2011
			Federal Register:	09/14/2011
FOUR COUNTY BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Richard A. Dykes, Danville, Georgia; Jerry Van Dykes, Cochran, Georgia; and the Everett Dykes Estate to retain 37.3 percent of the outstanding voting shares of Four County Bancshares, Inc., and its subsidiary, Four County Bank, both of Allentown, Georgia.	Newspaper:	09/28/2011
			Federal Register:	09/16/2011

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATBANCORP	* 3A3	ATBancorp, Dubuque, Iowa, to acquire up to 100 percent of the outstanding voting shares of United American Bank, San Mateo, California.	Newspaper:	09/29/2011
			Federal Register:	09/19/2011
CONTINENTAL COMMUNITY BANCORPORATION, INC.	* 3A1	Continental Community Bancorporation, Inc., West Des Moines, Iowa, to become a bank holding company by acquiring up to 80 percent of Polk County Bank, Johnston, Iowa.	Newspaper:	Not available
			Federal Register:	10/05/2011

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
937843	BLISSFIELD ST BK, BLISSFIELD, MICHIGAN	05/09/2011	09/12/2011	S	Small Bank
749840	FARMERS ST BK, LAKE VIEW, IOWA	05/23/2011	09/19/2011	S	Small Bank
364337	LOGAN CTY BK, LINCOLN, ILLINOIS	05/02/2011	09/06/2011	S	Small Bank
123646	SALIN B&TC, INDIANAPOLIS, INDIANA	10/25/2010	08/26/2011	S	Int Sm Bank
2744063	TOWER B&TC, FORT WAYNE, INDIANA	04/18/2011	08/29/2011	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CLOVER LEAF FINANCIAL CORP	* 3A1	First Clover Leaf Financial Corp., Edwardsville, Illinois, to become a bank holding company through the conversion of First Clover Leaf Bank, Edwardsville, Illinois, from a federally chartered savings bank to a state chartered commercial bank.	Newspaper:	Not available
			Federal Register:	10/21/2011

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
466754	BANK OF FAYETTE CTY, MOSCOW, TENNESSEE	01/10/2011	05/02/2011	S	Int Sm Bank
831576	BANKTENNESSEE, COLLIERVILLE, TENNESSEE	03/28/2011	09/19/2011	S	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 September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2855156	COMMUNITY BK CORP, CHASKA, MINNESOTA	04/04/2011	09/19/2011	S	Small Bank
143952	FIRST BK BALDWIN, BALDWIN, WISCONSIN	05/23/2011	09/09/2011	S	Small Bank
2631172	STATE BK FNCL, LA CROSSE, WISCONSIN	05/09/2011	09/15/2011	O	Int Sm 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 September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BON, INC.	* 3A3	Bon, Inc.; Goering Financial Holding Company Partnership, L.P.; and Goering Management Company, L.L.C., all of Moundridge, Kansas, to acquire 100 percent of the voting shares of Home State Bancshares, Inc., McPherson, Kansas, parent of Home State Bank & Trust Co., McPherson, Kansas.	Newspaper: Federal Register:	Not available 10/11/2011
CNBO BANCORP, INC.	4c8	CNBO Bancorp, Inc., Pryor, Oklahoma, to continue to engage in mortgage lending activities, through the acquisition of a 32.67 percent interest in Century Home Mortgage of Oklahoma, LLC, Tulsa, Oklahoma (to be known as Oklahoma Mortgage Lenders), a series of The Lending Partners, Ltd., Plano, Texas.	Newspaper: Federal Register:	Not applicable 10/13/2011
COMMUNITY BANK PARTNERS, INC.	4c8	Community Bank Partners, Denver, Colorado, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
COUNTRY AGENCIES & INVESTMENTS, INC.	CIC	Notice by Robert Clay Welch, Sugar Creek, Missouri, and James Ward Pollard, Independence, Missouri, as trustees of the Robert E. Oliphant Revocable Trust u/t/a/ dated November 10, 2010, to retain control of Country Agencies & Investments, Inc., Odessa, Missouri, parent of Bank of Odessa, Odessa, Missouri, Commercial Bank of Oak Grove, Oak Grove, Missouri, and LaMonte Community Bank, LaMonte, Missouri.	Newspaper: Federal Register:	Not available 10/10/2011
FIRST NATIONAL FAIRBURY CORPORATION	CIC	Notice by Teresa N. Pfaff, Lancaster, South Carolina, as a member of a group acting in concert, to acquire control of First National Fairbury Corporation, parent of The First National Bank of Fairbury, both in Fairbury, Nebraska.	Newspaper: Federal Register:	Not available 10/07/2011
NHI FINANCIAL SERVICES PARTNERS, LLC	* 3A1 * 4c8	NBC Bancshares, Inc., NHI Financial Services Partners, LLC, and NHI III, LLC, all of Lincoln, Nebraska, to acquire 50.05 percent of the voting shares of Mountain View Bank of Commerce, Westminster, Colorado. NBC Bancshares, Inc., NHI Financial Services Partners, LLC, and NHI III, LLC, all of Lincoln, Nebraska, to retain 76.44 percent of the voting shares of Nebraska Bank of Commerce, Lincoln, Nebraska, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 10/17/2011
WEED INVESTMENT GROUP, INC.	CIC	Notification by Gregory J. Weed, Cheyenne Wells, Colorado, to acquire control of Weed Investment Group, Inc., parent of The Eastern Colorado Bank, both in Cheyenne Wells, Colorado.	Newspaper: Federal Register:	09/23/2011 09/20/2011

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
139553	CITIZENS SECURITY B&TC, BIXBY, OKLAHOMA	06/13/2011	09/19/2011	S	Int Sm 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 September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AF MUTUAL HOLDING COMPANY	MHC Activity	AF Mutual Holding Company and Alamogordo Financial Corp, both of Alamogordo, New Mexico, through its wholly-owned subsidiary, Bank'34, Alamogordo, New Mexico, (a federal savings association), to establish de novo a wholly owned operating subsidiary to acquire and hold foreclosed property, non-performing assets, and/or substandard assets currently held by Bank'34.	Newspaper: Federal Register:	Not applicable 10/07/2011
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
DIRECTEX HOLDING CORP.	* 3A1	DirecTex Holding Corp., Tyler, Texas, to become a bank holding company by acquiring more than 25 percent but less than 50 percent of Gladewater National Bank, Gladewater, Texas.	Newspaper: Federal Register:	Not available 09/26/2011
FIRSTPERRYTON BANCORP, INC.	CIC	Notice by Carl W. Ellis, Imperial Beach, California, individually; and (i) Carl W. Ellis; Linda Ellis McGarraugh, Perryton, Texas; and Benjamin Drew Ellis, II, Perryton, Texas as a group acting in concert; and (ii) Timothy Rodgers Ellis, Big Spring, Texas; Kenneth Ellis, Austin, Texas; and Donald Smith Ellis, Amarillo, Texas, as a group acting in concert (together, the "Notificants") to acquire 10 percent or more of the shares and thereby control of FirstPerryton Bancorp, Inc., Perryton, Texas, and indirectly control FirstBank Southwest, Amarillo, Texas.	Newspaper: Federal Register:	09/20/2011 09/21/2011
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:	10/05/2011 10/07/2011

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIDD PARTNERS, LTD.	CIC	Notice by Steven Gregory Kidd, Plano, Texas, individually and as trustee for The Greg Kidd 2010 Trust, The John Luster Kidd 2011 Family Trust, and as co-trustee for The Family Trust; John Luster Kidd, Tyler, Texas, individually and as trustee for The Greg and Shelly Kidd 2011 Trust, The Luster Kidd 2010 Trust, and as co-trustee for The Family Trust; and collectively Steven Gregory Kidd and John Luster Kidd as the Kidd Family Group intend to apply to the Federal Reserve Board for permission to reorganize their ownership interest and otherwise acquire control of Kidd Partners, Ltd., Tyler, Texas and indirectly acquire 100 percent of Chandler Bancorp, Inc., Tyler, Texas and 100 percent of Chandler Bancorp of Nevada Inc., Carson City, Nevada and 100 percent of Citizens State Bank, Tyler, Texas.	Newspaper:	Not available
			Federal Register:	10/03/2011
UNITED BANK OF EL PASO DEL NORTE	* Branch	United Bank of El Paso Del Norte, El Paso, Texas, to establish a branch to be located at 401 E. Main Street, El Paso, Texas, 79901.	Newspaper:	Not available
			Federal Register:	Not applicable

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
423458	SOUTHWEST BK, FORT WORTH, TEXAS	03/29/2010	09/19/2011	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 24, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
MISSION COMMUNITY BANK	* 18C	Santa Lucia Bank, Atascadero, California, to merge with and into Mission Community Bank, San Luis Obispo, California.	Newspaper:	Not available
			Federal Register:	Not applicable
NARA BANCORP, INC.	* 3A5	Nara Bancorp, Inc. to acquire Center Financial Corporation, and thereby indirectly acquire Center Bank, all of Los Angeles, California.	Newspaper:	10/02/2011
			Federal Register:	10/07/2011
OPUS BANK	SLHC Formation * 4c8	Opus Bank, Redondo Beach, California, to acquire control of RMG Capital Corporation, a Savings and Loan Holding Company, and its wholly owned thrift subsidiary, Fullerton Community Bank, both of Fullerton, California, pursuant to section 238.14 of Regulation LL, and immediately thereafter merge Fullerton Community Bank with and into Opus Bank; and 2) Opus Bank, Redondo Beach, California, to acquire control of RMG Capital Corporation, Fullerton, California, and indirect control of RMG Development Corporation, and to invest indirectly in real estate development joint ventures, pursuant to Section 238.53 of Regulation LL.	Newspaper:	Not available
			Federal Register:	Not available
RIVERBANK HOLDING COMPANY	CIC	Interagency Notice of Change in Control by James Gaines McCullar and Carolyn Jean McCullar, both of Soap Lake, Washington, to acquire up to 22.44 percent of Riverbank Holding Company, and thereby indirectly acquire Riverbank, both of Spokane, Washington.	Newspaper:	Not available
			Federal Register:	10/07/2011

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act