
Federal Reserve Release



H.2

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

No. 37

Week Ending September 15, 2012

Forms

Forms -- initial Board review to extend without revision the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12) and Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A).

- Proposed, September 11, 2012

Enforcement

Doral Financial Corporation, San Juan, Puerto Rico -- (1) written agreement with the Federal Reserve Bank of New York and (2) cease and desist order dated March 16, 2006, terminated September 11, 2012 (two notices).

- Announced, September 13, 2012

The State Bank of Geneva, Geneva, Illinois -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, September 13, 2012

H.2 Actions under delegated authority

September 9, 2012 to September 15, 2012

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

MA Monetary Affairs

Bank Branches, Domestic

Chicago

ChoiceOne Bank, Sparta, Michigan -- to establish a courier service at 109 East Division Street, Sparta.

- Approved, September 10, 2012

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to establish a branch at Iron Bridge Road and Oliver's Way, Chesterfield.

- Approved, September 14, 2012

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 7911 U.S. Highway 42, Florence, Kentucky.

- Approved, September 13, 2012

Kansas City

First Bank of Utica, Utica, Nebraska -- to establish a branch at 407 7th Street, Milligan.

- Approved, September 14, 2012

Chicago

GNB Bank, Grundy Center, Iowa -- to establish a branch at 2504 South 2nd Street, Marshalltown.

- Approved, September 13, 2012

Bank Branches, Domestic

Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 7300 Dallas Parkway, Plano.

- Approved, September 14, 2012

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 4097 Ironbound Road, Williamsburg.

- Approved, September 14, 2012

Bank Holding Companies

Minneapolis

American Bancor, Ltd., Dickinson, North Dakota -- to acquire North Country Bank, National Association, McClusky.

- Approved, September 14, 2012

Secretary

American National Corporation, Omaha, Nebraska -- to acquire Western Bank, St. Paul, Minnesota.

- Approved, September 12, 2012

Atlanta

First State Bank of the Florida Keys Holding Company, Key West, Florida -- relief from a commitment.

- Granted, September 14, 2012

Bank Holding Companies

Dallas

FVNB Corp., Victoria, Texas; MOW/RPW II, Ltd.; and MOW/RPW Holdings II, LLC -- to acquire First State Bank, New Braunfels.

- Approved, September 12, 2012

Boston

New Hampshire Mutual Bancorp, Manchester, New Hampshire -- to become a mutual bank holding company through the acquisition of Meredith Village Savings Bank, Meredith.

- Withdrawn, September 14, 2012

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas -- to merge with First Community Bank, Lee's Summit, Missouri, and thereby establish branches.

- Approved, September 10, 2012

Banks, Foreign

New York

Doha Bank, Doha, Qatar -- to establish a representative office in New York, New York.

- Withdrawn, September 13, 2012

Change in Bank Control

Atlanta

Florida Bancshares, Inc., Dade City, Florida -- change in bank control of Florida Bancshares and its subsidiary bank, First National Bank of Pasco, Dade City.

- Permitted, September 13, 2012

Extensions of Time

Philadelphia

Susquehanna Bank, Lititz, Pennsylvania -- extension to December 18, 2012, to assume the deposit liabilities of Community First Bank, Pikesville, Maryland.

- Granted, September 11, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------|-------------|--|-----------------------|------------|
| EASTERN BANK CORPORATION | * 3A3 | Application by Eastern Bank Corporation, Boston, Massachusetts, to acquire Campello Bancorp, and its subsidiary bank, The Community Bank, A Massachusetts Co-operative Bank, both of Brockton, Massachusetts , pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. | Newspaper: | 09/28/2012 |
| | | | Federal Register: | 09/28/2012 |

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 |
|---------|------------------------|-----------|-----------------|------------|-------------|
| 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 September 15, 2012**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|---|---------------------------------|---------------------------------|
| ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE | * 3A3 | The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and acquire two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York. | Newspaper: Federal Register: | Not available 09/17/2012 |
| ORIENTAL FINANCIAL GROUP INC. | * 3A3 | Oriental Financial Group Inc, San Juan, Puerto Rico, to acquire 100 percent of BBVAPR Holding Corporation, San Juan, Puerto Rico and thereby indirectly acquire Banco Bilbao Vizcaya Argentaria Puerto Rico, San Juan, Puerto Rico. | Newspaper: Federal Register: | 08/30/2012 08/31/2012 |
| RSB BANCORP, MHC | * 3A1 | RSB Bancorp, MHC and RSB Bancorp, Inc., both of Roselle, New Jersey, to become bank holding companies by acquiring 100 percent of Roselle Savings Bank, Roselle, New Jersey. | Newspaper: Federal Register: | Not available 09/26/2012 |
| WING LUNG BANK LIMITED | FBSEA | Wing Lung Bank Limited, Hong Kong, to establish a federal branch in San Francisco, California and to upgrade its Los Angeles federal limited branch to a full service branch, pursuant to Section 7(d) of the International Banking Act. | Newspaper: Federal Register: | Not available Not applicable |

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 15, 2012

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|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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|--------------------------------|------------|
| 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 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|--|------------------------------|---------------|
| NATIONAL BANCSHARES CORPORATION | CIC | Notice by James Richard Smail and J.R. Smail, Inc., to gain control of National Bancshares Corporation, Orrville, Ohio | Newspaper: | Not available |
| | | | Federal Register: | 09/30/2012 |

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------|--------------------|--|------------------------------|----------------|
| CHESAPEAKE BANK | * Branch | Chesapeake Bank, Kilmarnock, Virginia, to establish a branch at 6000 Patriots Colony Drive, Williamsburg, Virginia | Newspaper: | 09/24/2012 |
| | | | Federal Register: | 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 September 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------|--------------------|---|------------------------------|------------|
| EDBANCORP, INC. | * 3A5 | EdBancorp, Inc. and its parent company, Educational Services of America, Inc., both of Knoxville, Tennessee, to merge with SouthEast Bancshares, Inc., and its subsidiary, SouthEast Bank & Trust, both of Athens, Tennessee. | Newspaper: | 09/30/2012 |
| | | | Federal Register: | 10/12/2012 |

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------|--|--|---------------------------------|---------------------------------|
| 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 |
| GNB BANK | * Branch | GNB Bank, Grundy Center, Iowa, to establish a full service branch at 2504 South 2nd Street, Marshalltown, Iowa. | Newspaper: Federal Register: | 08/31/2011 Not applicable |
| PERRY INVESTMENT COMPANY | CIC | Notice by the Garst Family (Elizabeth Garst, Edward Garst and Rachel Garst of Coon Rapids, Iowa; Jennifer Garst, Ames, Iowa; Kate Garst Revocable Trust, Des Moines, Iowa, Kate Garst Trustee; Sarah Garst, West Des Moines, Iowa), as a group acting in concert and individually by Elizabeth Garst, Sarah Garst, and Sally Garst Haerr, Fairfield, Iowa, for approval to increase control to more than 25 percent of Perry Investment Company, Perry, Iowa, and thereby indirectly control Raccoon Valley Bank, Perry, Iowa. | Newspaper: Federal Register: | Not available Not available |
| UNITED COMMUNITY MHC | * MHC Conversion * SLHC Formation | United Community MHC, which currently owns 59.4 percent of the common stock of United Community Bancorp, will merge with and into United Community Bancorp, with United Community Bancorp being the surviving entity; United Community Bancorp will merge with and into new United Community Bancorp, an Indiana corporation formed to be the holding company for United Community Bank, with new United Community Bancorp being the surviving entity; the outstanding shares of United Community Bancorp, other than those held by United Community MHC, will be converted into shares of common stock of new United Community Bancorp; and new United Community Bancorp will offer shares of its common stock for sale in a subscription offering and, if necessary, in a direct community offering and/or syndicated community offering or an underwritten public offering. | Newspaper: Federal Register: | Not available Not available |

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|----------------------------|--|---------------------------------|-----------------------------|
| AMERICAN FOUNDERS BANCORP, INC. | CIC | Notice by Clayton B. Patrick, Frankfort, Kentucky, to gain control of American Founders Bancorp, Inc., Lexington, Kentucky. | Newspaper: Federal Register: | Not available 10/02/2012 |
| FINANCIAL SERVICES HOLDING CORPORATION | * 3A3 | Financial Services Holding Corporation, Henderson, Kentucky, to acquire 100 percent of Harrison Bancorporation, Cynthiana, Kentucky, and thereby indirectly acquire The Harrison Deposit Bank and Trust Company, Cynthiana, Kentucky. | Newspaper: Federal Register: | 10/12/2012 10/09/2012 |
| HOME BANCSHARES, INC. | * 3A3 * 18C * Branch | Home BancShares, Inc., Conway, Arkansas, to acquire 100 percent of Premier Bank, Tallahassee, Florida. Also Centennial Bank, Conway, Arkansas, to merge with Premier Bank Tallahassee, Florida, and to retain the acquired facilities as branch offices. | Newspaper: Federal Register: | 09/22/2012 09/21/2012 |

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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|--------------------------------|------------|
| 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 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|-------------|---|-----------------------|---------------|
| FRANSEN FINANCIAL CORPORATION | * 3A3 | Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of Clinton State Bank, Clinton, Minnesota. | Newspaper: | 09/17/2012 |
| | | | Federal Register: | 09/07/2012 |
| LAKESIDE BANK HOLDING COMPANY | CIC | Retroactive change in control notice by Brian Darold Petersen, Livingston, Montana, to retain 25% or more of the shares of Lakeside Bank Holding Company, New Town, North Dakota, and thereby indirectly retain control of Lakeside State Bank, New Town, North Dakota, and McKenzie County Bank, Watford City, North Dakota. | Newspaper: | Not available |
| | | | Federal Register: | 09/24/2012 |

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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| 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 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|------------------------------|----------------|
| AMERICAN BANCORPORATION, INC. | * 4c8 | American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire Osage Bancshares, Inc., parent of Osage Federal Bank, both in Pawhuska, Oklahoma, and thereby engage in the operation of a savings association. American Heritage Bank, Sapulpa, Oklahoma, to merge with Osage Federal Bank, Pawhuska, Oklahoma, and incident thereto, to establish branches in Barnsdale, Bartlesville, and Pawhuska, Oklahoma. | Newspaper: | 09/17/2012 |
| | * 18C | | Federal Register: | 09/21/2012 |
| | * Branch | | | |
| BATES COUNTY BANCSHARES, INC. | CIC | Notification by Randal S. Shannon, Drexel, Missouri, to acquire control of Bates County Bancshares, Inc., parent of Security Bank, both in Rich Hill, Missouri. | Newspaper: | 09/06/2012 |
| | | | Federal Register: | 09/06/2012 |
| CHEYENNE BANKING CORPORATION | CIC | Notification by the Males Family Trust and Males 2010 Trust, Mikael Lowell Males, trustee; Mikael Lowell Males, individually, all of Edmond, Oklahoma, and all as members of the Males Family group, to acquire control of Cheyenne Banking Corporation, parent of Security State Bank, both in Cheyenne, Oklahoma. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| FIRST MISSOURI BANK | * 18C | First Missouri Bank, Brookfield, Missouri, to merge with Citizens Bank of Blythedale, Blythedale, Missouri, and incident thereto, to establish 3 branches in Blythedale, Eagleville, and Ridgeway, Missouri. | Newspaper: | Not available |
| | * Branch | | Federal Register: | Not applicable |
| ST. JOSEPH BANCORP, INC. | CIC | Notice by Billy D. Cole and Joy Y. Cole, St. Joseph, Missouri; Nancy Stonner, Blue Springs, Missouri; Norma Cole, Redmond, Washington; Mary Benson, New York, New York; and Thomas Cole, Liberty, Missouri; as a group acting in concert, to acquire control of St. Joseph Bancorp, Inc., parent of Midwest Federal Savings and Loan Association of St. Joseph, both in St. Joseph, Missouri. | Newspaper: | 09/25/2012 |
| | | | Federal Register: | 09/18/2012 |
| VALLEY BANCORP, INC. | CIC | Notice by Timothy C. Kohart, Syracuse, Kansas, individually, including as co-trustee of the Valley Bancorp, Inc. ESOP, and together with his spouse, Marilyn S. Kohart, Syracuse, Kansas, acting as a group in concert, to retain control of Valley Bancorp, Inc., parent of Valley State Bank, both in Syracuse, Kansas. | Newspaper: | Not available |
| | | | Federal Register: | 09/20/2012 |
| WEED INVESTMENT GROUP, INC. | * 3A3 | Weed Investment Group, Inc., Cheyenne Wells, Colorado, to acquire 100 percent of the voting shares of Kit Carson Insurance Agency, Inc., Kit Carson, Colorado, parent of The Kit Carson State Bank, Kit Carson, Colorado. | Newspaper: | Not available |
| | | | Federal Register: | 10/05/2012 |

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------------|--------------------|---|---------------------------------|--------------------------------|
| YORKTOWN FINANCIAL HOLDINGS, INC. | * 3A1 4c8 | 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. Yorktown Financial Holdings, Tulsa, Oklahoma, to engage indirectly in mortgage lending activities, through the acquisition of 100 percent of CNBO Bancorp, Inc., parent of Century Bank of Oklahoma, both in Pryor, Oklahoma, which owns a 51 percent interest in Century Home Mortgage of Oklahoma, LLC, Tulsa, Oklahoma, which owns a 32.67 percent interest in Oklahoma Mortgage Lenders, a series of The Lending Partners, Ltd., Plano, Texas. | Newspaper: Federal Register: | Not available Not available |

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
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| 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 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|-------------|---|---------------------------------|------------------------------|
| BSJ BANCSHARES, INC. | CIC | Rebecca Watson Vizard, St. Joseph Louisiana; Michael Rene Vizard, St. Joseph, Louisiana; Sarah Scott Vizard, New Orleans, Louisiana; Michael Ross Vizard, Nashville, Tennessee; and William Wade Watson, St. Joseph, Louisiana, (collectively known as the "Vizard Family Group") to retain control of 25 percent or more of the shares of, and thereby control of, BSJ Bancshares, Inc., St. Joseph, Louisiana, and indirectly Cross Keys Bank, St. Joseph, Louisiana. | Newspaper: Federal Register: | 09/18/2012 09/18/2012 |
| SOUTHWEST BANK | * Branch | Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 2200 Pool Road, Suite 108, Grapevine, Texas 76051. | Newspaper: Federal Register: | 09/21/2012 Not applicable |

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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- 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 September 15, 2012

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|---------------------------------|----------------------------------|
| COMMERCEWEST BANK, NATIONAL ASSOCIATION | Member | CommerceWest Bank, National Association, Newport Beach, California, to become a member of the Federal Reserve System. | Newspaper: Federal Register: | Not applicable Not applicable |
| FNB BANCORP | * 3A3 | FNB Bancorp, South San Francisco, California, requests a waiver from filing a Section 3 application in connection with the merger of Oceanic Bank, San Francisco, California, into First National Bank of Northern California, South San Francisco, California. | Newspaper: Federal Register: | Not available Not available |
| GREEN DOT BANK DBA BONNEVILLE BANK | * 18C | Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain liabilities of Synovus Bank, Columbus, Georgia. | Newspaper: Federal Register: | Not available Not applicable |
| OREGON PACIFIC BANCORP | CIC | Gapstow Capital Partners, L.P.; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd., and its investors; CJA Private Equity Financial Restructuring GP I, Ltd.; Christopher J. Acito & Associates GP, LLC; Christopher J. Acito; and Jack T. Thompson; all of New York, New York; and Timothy S.F. Jackson, Newtown, Connecticut; to acquire voting shares of Oregon Pacific Bancorp, and thereby indirectly acquire voting shares of Oregon Pacific Banking Co. DBA Oregon Pacific Bank, both of Florence, Oregon. | Newspaper: Federal Register: | 09/23/2012 09/18/2012 |
| WESTERN ALLIANCE BANCORPORATION | * 3A5 4c8 | Western Alliance Bancorporation, Phoenix, Arizona, to merge with Western Liberty Bancorp, and thereby indirectly acquire its subsidiary bank, Service1st Bank of Nevada, both of Las Vegas, Nevada; and 2) Western Alliance Bancorporation, Phoenix, Arizona, to acquire Las Vegas Sunset Properties, Las Vegas, Nevada, and thereby engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y. | Newspaper: Federal Register: | Not available 09/21/2012 |

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