
Federal Reserve Release



H.2

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

No. 34

Week Ending August 20, 2011

Testimony and Statements

Banking Supervision and Regulation -- statement by Kevin M. Bertsch, associate director, Division of Banking Supervision and Regulation, before a field hearing in Newnan, Georgia, of a subcommittee of the House Committee on Financial Services on the Federal Reserve's efforts to ensure a consistent approach to the examination of community banking organizations.

- Published, August 16, 2011

Enforcement

Coastal Bankshares, Inc., Savannah, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, August 16, 2011

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**OSD** Office of Staff Director**Bank Branches, Domestic**

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 800 Connecticut Avenue NW, Suite 200, Washington, D.C.

- Approved, August 17, 2011

Bank Holding Companies

Richmond

BCSB Bancorp, Inc., Baltimore, Maryland -- to become a bank holding company and to acquire Baltimore County Savings Bank Federal Savings Bank, Baltimore, on its conversion to a state-chartered commercial bank; and for Baltimore County Savings Bank to become a member of the Federal Reserve System.

- Approved, August 17, 2011

Chicago

Bedford Bancorp, Inc., Bedford, Iowa -- waiver of application to merge with D & H Investments Corp., Cherokee, in connection with the merger of their respective subsidiary banks, State Savings Bank, Creston, and Valley Bank & Trust, Cherokee.

- Granted, August 19, 2011

St. Louis

Central Bancompany, Jefferson City, Missouri -- to acquire Overland Bancorp, Inc., Belton, and thereby acquire Bank of Belton.

- Withdrawn, August 18, 2011

Bank Holding Companies

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- to acquire shares of Central Bancshares, Inc., Little Rock, and thereby acquire Central Bank.

- Approved, August 16, 2011

Dallas

Integrity Bancshares, Inc., Houston, Texas -- to become a bank holding company and to acquire Integrity Bank, SSB, Houston.

- Withdrawn, August 17, 2011

St. Louis

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to acquire shares of Central Bancshares, Inc., Little Rock, and thereby acquire Central Bank.

- Approved, August 16, 2011

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase the assets and assume the deposit liabilities of The First National Bank of Olathe, Olathe, Kansas, and thereby establish branches.

- Withdrawn, August 18, 2011

Richmond

The Page Valley Bank, Luray, Virginia -- to acquire certain assets and assume certain liabilities of the Charlottesville branch of Bank of Hampton Roads, Norfolk.

- Approved, August 19, 2011

Bank Mergers

Chicago

Security State Bank, New Hampton, Iowa -- to merge with State Bank & Trust Company, Waverly, and thereby establish branches.

- Approved, August 16, 2011

Chicago

Village Bank & Trust, Arlington Heights, Illinois -- to purchase certain assets and assume certain liabilities of the Park Ridge branch of Northbrook Bank & Trust Company, Northbrook, and thereby establish a branch.

- Approved, August 18, 2011

Change in Bank Control

Minneapolis

Kirkwood Bancorporation Co., Bismarck, North Dakota -- change in bank control of Kirkwood Bancorporation and its subsidiary banks, Kirkwood Bank and Trust Company, Bismarck, and Kirkwood Bank of Nevada, Las Vegas, Nevada.

- Permitted, August 15, 2011

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to December 3, 2011, to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, August 16, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 20, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
HYDE PARK BANCORP MHC	* 3A1	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:	08/27/2011
	* 3A3		Federal Register:	09/02/2011

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
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NONE

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
FRANKLIN SVG BK	FARMINGTON, MAINE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 20, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, requests an after-the-fact approval to open a branch office located at 460 Georges Road, Dayton, Middlesex County, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
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 I, 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, L.P., Oaktree Principal Fund V (Parallel), L.P., Oaktree Fund AIF Series, L.P.--Series 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:	08/24/2011 Not available
GOLDMAN SACHS BANK USA	* Branch	Goldman Sachs Bank USA, New York, New York, to establish a branch office located at 222 South Main Street, Salt Lake City, Utah, pursuant to Section 208.6 of Regulation H. (RSSD #4313409)	Newspaper: Federal Register:	Not available Not applicable
SANTANDER HOLDINGS USA, INC.	* 3A1 * 3A3 Other Foreign Foreign Branch	Santander Holdings USA, Boston, Massachusetts to become a bank holding company upon the conversion of its federal savings bank subsidiary Sovereign Bank, Wilmington, Delaware ("Sovereign") to a national bank, pursuant to Section 3(a)(1) of the BHC Act; and Banco Santander, S.A. Boadilla del Monte Madrid, Spain ("Santander") to retain control of Santander Holdings USA, Inc. and Sovereign upon Sovereign's conversion to a national bank, pursuant to Section 3(a)(3) of BHC Act. Sovereign request to establish two agreement corporations and provides notification of the establishment of an initial foreign branch, pursuant to Sections 211.5 and 211.3(b)(2) of Regulation K, respectively.	Newspaper: Federal Register:	09/01/2011 09/02/2011

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
SOLVAY BK	SOLVAY, NEW YORK

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 20, 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., 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

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.

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA
LUZERNE BK	LUZERNE, PENNSYLVANIA
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 20, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 20, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST FINANCIAL GROUP, INC.	* 3A1	Community First Financial Group, Inc., Chapel Hill, North Carolina, to become a bank holding company in relation to Harrington Bank, Chapel Hill, North Carolina, proposed successor by charter conversion to Harrington Bank, FSB, Chapel Hill, North Carolina.	Newspaper:	09/12/2011
			Federal Register:	09/15/2011
FNB UNITED CORP.	* 3A5	FNB United Corp., Asheboro, North Carolina, to acquire 100% of the voting securities of Bank of Granite Corporation, Granite Falls, North Carolina, and thereby indirectly acquire Bank of Granite, Granite Falls, North Carolina.	Newspaper:	09/04/2011
			Federal Register:	09/09/2011

District: 5

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.

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
ESSEX BK	TAPPAHANNOCK, VIRGINIA
FIRST B&TC	LEBANON, VIRGINIA
FIRST CAP BK	GLEN ALLEN, VIRGINIA
HIGHLANDS CMNTY BK	COVINGTON, VIRGINIA
PATAPSCO BK	DUNDALK, MARYLAND
VIRGINIA CMRC BK	ARLINGTON, VIRGINIA
WACCAMAW BK	WHITEVILLE, NORTH CAROLINA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 20, 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 branch office located in Miami, Florida.	Newspaper:	Not available
			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
BANKUNITED, INC.	* 3A1 * 4c8 4c8	BankUnited, Inc., Miami Lakes, Florida, to perform the following (1) become a bank holding company by acquiring 100 percent of the outstanding shares of Herald National Bank, New York, New York; (2) retain BankUnited, a federal savings association, and thereby continue engaging in operating a savings association, and (3) retain BankUnited Investment Services, Inc., and thereby continue engaging in serving as investment adviser.	Newspaper:	Not available
			Federal Register:	Not available
USAMERIBANK	Member	USAmeriBank, Clearwater, Florida, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
2939001	CENTURY BK OF FL, TAMPA, FLORIDA	04/18/2011	08/09/2011	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
BANK INDEP	SHEFFIELD, ALABAMA
FLORIDA BK	TAMPA, FLORIDA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 20, 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: Federal Register:	Not available 09/19/2011
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 09/12/2011
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:	08/30/2011 08/26/2011
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 First 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
FIRST BANK OF BERNE	* 18C * Branch	First Bank of Berne, Berne, Indiana, to purchase substantially all of the assets and assume certain liabilities of three branches of American Trust Federal Savings Bank, Peru, Indiana, and thereby to establish 3 branches.	Newspaper: Federal Register:	Not available 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
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

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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1007846	FIRST MIDWEST BK, ITASCA, ILLINOIS	08/23/2010	08/15/2011	O	Large Bank
540542	G W JONES EXCHANGE BK, MARCELLUS, MICHIGAN	02/28/2011	08/01/2011	S	Small Bank
60545	HOME T&SB, OSAGE, IOWA	04/04/2011	08/15/2011	S	Small Bank
2142155	QUAD CITY B&TC, BETTENDORF, IOWA	02/28/2011	08/01/2011	S	Int Sm Bank
3303917	ROCKFORD B&TC, ROCKFORD, ILLINOIS	03/28/2011	08/11/2011	S	Small Bank
676245	SECURITY SVG BK, EAGLE GROVE, IOWA	04/25/2011	08/15/2011	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
1ST SOURCE BK	SOUTH BEND, INDIANA
CENTRAL ST BK	MUSCATINE, IOWA
DEMOTTE ST BK	DEMOTTE, INDIANA
FARMERS & MRCH BK ORFORDVILLE	ORFORDVILLE, WISCONSIN
FIRST B&T	EVANSTON, ILLINOIS
FIRST ST BK BOURBON IN	BOURBON, INDIANA
INDIANA B&TC	COLUMBUS, INDIANA
IOWA ST BK	HULL, IOWA
ISABELLA BK	MOUNT PLEASANT, MICHIGAN
LINN CTY ST BK	COGGON, IOWA
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MAIN ST BK	BINGHAM FARMS, MICHIGAN
MORTON CMNTY BK	MORTON, ILLINOIS
PORT BYRON ST BK	PORT BYRON, ILLINOIS
TRI-CTY BK	BROWN CITY, MICHIGAN

District: 7

Federal Reserve Bank of Chicago

UNION ST BK
WEST CHESTER SVG BK
WHEATON B&TC

ROCKWELL CITY, IOWA
WASHINGTON, IOWA
WHEATON, ILLINOIS

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 20, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANK OF THE HEARTLAND	* 18C * Branch	Community First Bank of the Heartland, Mt. Vernon, Illinois, to merge with First State Bank of Dix, Dix, Illinois, and to retain the acquired facilities as branch offices.	Newspaper:	09/16/2011
			Federal Register:	Not applicable

District: 8**Federal Reserve Bank of St. Louis****Availability of CRA Public Evaluations**

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28349	ALLIED BK, MULBERRY, ARKANSAS	03/14/2011	08/01/2011	S	Small Bank
311845	ARVEST BK, FAYETTEVILLE, ARKANSAS	01/10/2011	08/01/2011	S	Large Bank
823142	DUQUOIN ST BK, DUQUOIN, ILLINOIS	04/18/2011	08/05/2011	S	Small Bank
643546	LEITCHFIELD DEPOSIT B&TC, LEITCHFIELD, KENTUCKY	05/02/2011	08/12/2011	O	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
CASS CMRL BK	BRIDGETON, MISSOURI
FARMERS B&TC	MAGNOLIA, ARKANSAS
FIRST FINANCIAL BK	EL DORADO, ARKANSAS
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI
HERITAGE ST BK	LAWRENCEVILLE, ILLINOIS
MISSOURI BK	WARRENTON, MISSOURI
OHIO VALLEY FNCL GROUP	HENDERSON, KENTUCKY
PEOPLES B&TC CO	TROY, MISSOURI
REELFOOT BK	UNION CITY, TENNESSEE
SIMMONS FIRST BK OF NRTHEST AR	JONESBORO, ARKANSAS
TWIN LAKES CMNTY BK	FLIPPIN, ARKANSAS

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 20, 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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274856	CITIZENS ST BK OF ARLINGTON, ARLINGTON, SOUTH DAKOTA	03/28/2011	07/29/2011	S	Small Bank
1003558	GRAND RAPIDS ST BK, GRAND RAPIDS, MINNESOTA	02/28/2011	08/05/2011	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
CROW RIVER ST BK	DELANO, MINNESOTA
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
KANABEC ST BK	MORA, MINNESOTA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN
PROFINIUM FNCL	TRUMAN, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 20, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANCSHARES, INC.	* 3A3	American State Bancshares, Inc., Great Bend, Kansas, to acquire 100 percent of the voting shares of Rose Hill Bancorp, Inc., parent of Rose Hill Bank, both in Rose Hill, Kansas.	Newspaper: Federal Register:	Not available 09/16/2011
COMMUNITY BANK PARTNERS, INC.	* 3A3	Community Bank Partners, Inc., Denver, Colorado, to acquire 100 percent of the voting shares of First National Bancshares, Inc., parent of First National Bank, both in Goodland, Kansas.	Newspaper: Federal Register:	09/11/2011 09/12/2011
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:	09/01/2011 07/26/2011

District: 10

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 Public Date	CRA Rating	Exam Method
50957	ALTERRA BK, OVERLAND PARK, KANSAS	04/25/2011	07/20/2011	S	Small Bank
275657	FIRST ST BK, NESS CITY, KANSAS	05/23/2011	08/12/2011	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
BANK AT BROADMOOR	COLORADO SPRINGS, COLORADO
BANK OF CMRC	YUKON, OKLAHOMA
CITIZENS ST BK	WISNER, NEBRASKA
CONDON B&TC	COFFEYVILLE, KANSAS
FIRST B&TC OF FULLERTON	FULLERTON, NEBRASKA
FIRST ST B&TC	LARNED, KANSAS
FIRSTBANK	LAKEWOOD, COLORADO
GARDNER BK	GARDNER, KANSAS
PLATTE VALLEY ST B&TC	KEARNEY, NEBRASKA
ST MARYS ST BK	SAINT MARYS, KANSAS
STANTON ST BK	STANTON, NEBRASKA

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 20, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 1560 W. Magnolia Avenue, Fort Worth, Texas 76104.	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 20, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAY COMMERCIAL BANK	* 18C	Bay Commercial Bank, Walnut Creek, California, to merge with Global Trust Bank, Mountain View, California.	Newspaper: Federal Register:	09/16/2011 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
SILICON VALLEY BANK	* Branch	Silicon Valley Bank, Santa Clara, California, to establish the Private Bank Branch, 2770 Sand Hill Road, Menlo Park, California, pursuant to Regulation H.	Newspaper: Federal Register:	08/23/2011 Not applicable

District: 12

Federal Reserve Bank of San Francisco

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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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 Fourth Quarter of 2011 (October 1, 2011 - December 31, 2011)

Institution	Location
NARA BK	LOS ANGELES, CALIFORNIA
PACIFIC PREMIER BK	COSTA MESA, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act