
Federal Reserve Release



H.2

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

No. 35

Week Ending September 1, 2012

Bank Holding Companies

Old National Bancorp, Evansville, Indiana -- to acquire Indiana Community Bancorp, Columbus, and thereby acquire Indiana Bank and Trust Company (FRB Order No. 2012-9).

- Approved, August 30, 2012

Forms

Forms -- initial Board review to implement the Retail Payments Surveys: Depository and Financial Institution Payments Survey (FR 3066a); Network, Processor, and Issuer Payments Surveys (FR 3066b); Check Sample Survey (FR 3066c); and Retail Payments Survey Supplement (FR 3066d).

- Proposed, August 28, 2012

Forms -- final 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).

- Approved, August 31, 2012

Regulations and Policies

Stress Testing -- announcement that the Board is considering delaying until September 2013 the implementation of company-run stress test requirements under the Dodd-Frank Act for bank holding companies, state member banks, and savings and loan holding companies with between \$10 billion and \$50 billion in total consolidated assets.

- Announced, August 27, 2012

Enforcement

MNB Holdings Corporation, San Francisco, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, August 30, 2012

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Richmond

CFG Community Bank, Lutherville, Maryland -- to establish a branch at 1615 Thames Street, Baltimore.

- Approved, August 31, 2012

Richmond

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

- Withdrawn, August 27, 2012

Chicago

St. Charles Bank & Trust Company, Saint Charles, Illinois -- to establish a branch at 514 West State Street, Geneva.

- Approved, August 30, 2012

Bank Holding Companies

Chicago

American Heartland Bancshares, Inc., Sugar Grove, Illinois -- to engage de novo in lending through a new subsidiary, American Heartland Holdings, LLC, Sugar Grove.

- Withdrawn, August 30, 2012

Atlanta

Capital Bank Financial Corp., Coral Gables, Florida -- to merge with Southern Community Financial Corporation, Winston-Salem, North Carolina, and thereby acquire Southern Community Bank & Trust Company.

- Approved, August 30, 2012

Bank Holding Companies

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire by merger Community Group, Inc., Highland Village, and thereby acquire United Community Bank, National Association.

- Approved, August 31, 2012

St. Louis

Liberty Bancshares, Inc., Springfield, Missouri -- waiver of application to acquire Stone County National Bancshares, Inc., Crane, in connection with the merger of their respective subsidiary banks, Liberty Bank, Springfield, and Stone County National Bank, Crane.

- Granted, August 31, 2012

Dallas

Lone Star Capital Bank, National Association, San Antonio, Texas -- waiver of application to acquire Cattleman's National Bank, Johnson City, in connection with the merger of Cattleman's with and into Lone Star.

- Granted, August 29, 2012

Richmond

Park Sterling Corporation, Charlotte, North Carolina -- to acquire Citizens South Banking Corporation, Gastonia, and thereby acquire Citizens South Bank, a federal savings bank.

- Approved, August 27, 2012

Bank Holding Companies

Dallas

Pioneer Bank, SSB, Dripping Springs, Texas -- waiver of application to acquire La Grange Bancshares, Inc., La Grange, and its subsidiary bank, Colorado Valley Bank, in connection with Colorado Valley Bank's merger with and into Pioneer Bank, SSB, Dripping Springs.

- Granted, August 31, 2012

Atlanta

River Financial Corporation, Prattville, Alabama -- to become a bank holding company by acquiring River Bank & Trust, Prattville.

- Approved, August 30, 2012

Bank Mergers

San Francisco

East West Bank, Pasadena, California -- to acquire American Metro Bank, Chicago, Illinois, and thereby establish three branches.

- Withdrawn, August 30, 2012

Change in Bank Control

Atlanta

First Chatsworth Bankshares, Inc., Chatsworth, Georgia -- to retain control of First Chatsworth and its subsidiary bank, First National Community Bank, Chatsworth.

- Permitted, August 30, 2012

Atlanta

Giant Holdings, Inc., Fort Lauderdale, Florida -- to retain control of Giant and its subsidiary bank, Landmark Bank, N.A., Fort Lauderdale.

- Permitted, August 28, 2012

Change in Bank Control

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- change in bank control of Mid-Missouri and its subsidiary bank, Mid-Missouri Bank.

- Withdrawn, August 27, 2012

San Francisco

Northwest Bancorporation, Inc., Spokane, Washington -- to retain control of Northwest and its subsidiary bank, Inland Northwest Bank, Spokane.

- Permitted, August 28, 2012

Extensions of Time

Secretary

American Express Company, New York, New York -- extension of time to meet certain regulatory reporting requirements.

- Granted, August 27, 2012

Secretary

Capital One Financial Corporation, McLean, Virginia -- extension of time to meet certain regulatory reporting requirements.

- Granted, August 27, 2012

Secretary

KeyCorp, Cleveland, Ohio -- extension of time to meet certain regulatory reporting requirements.

- Granted, August 27, 2012

Financial Holding Companies

Secretary

S.Y. Bancorp, Inc., Louisville, Kentucky -- election to become a financial holding company.

- Effective, August 31, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	Member	Application by Bank Rhode Island, Providence, Rhode Island, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available Not available

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 1, 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
Banco BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey, and New Bedford, Massachusetts, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	09/21/2012 Not applicable
NONGHYUP BANK	FBSEA	NongHyup Bank, Seoul, Korea, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	08/29/2012 Not applicable
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:	Not available 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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PRIORITY FINANCIAL CORP.	* 3A5	First Priority Financial Corp, Malvern, PA, to acquire 100% of Affinity Bancorp, Inc., Wyomissing, PA.	Newspaper:	Not available
			Federal Register:	09/26/2012

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
734613	BANK OF LANDISBURG, LANDISBURG, PENNSYLVANIA	03/26/2012	08/16/2012	O	Small 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 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS NATIONAL BANCORP OF CYNTHIANA, INC.	CIC	Interagency Notice of Change in Bank Control by Richard M. Wehrle, acting in his representative capacity as conservator for James A. Brown, to acquire in his representative capacity 10 percent or more of the shares and thereby control Farmers National Bancorp of Cynthiana, Inc., Cynthiana, Kentucky and indirectly control both Farmers National Bank of Cynthiana, Cynthiana, Kentucky and Deposit Bank of Carlisle, Carlisle, Kentucky	Newspaper:	09/14/2012
			Federal Register:	09/17/2012

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
604024	MINSTER BK, MINSTER, OHIO	05/07/2012	08/13/2012	S	Int Sm Bank

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 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP IV LP	* 3A3	CapGen Capital Group IV LLC and CapGen Capital Group IV LP, both of New York, New York, to increase their investment up to 49.9% of the voting securities of Jacksonville Bancorp, Inc., Jacksonville, Florida, and indirectly acquire The Jacksonville Bank, Jacksonville, Florida.	Newspaper:	09/22/2012
			Federal Register:	09/25/2012
NEW PEOPLES BANKSHARES, INC.	CIC	Harold Lynn Keene, Lebanon, Virginia, individually to control up to 15.95% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Harold Lynn Keene and Arbutus Keene, Lebanon, Virginia, as a group acting in concert to control up to 15.96% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
NEW PEOPLES BANKSHARES, INC.	CIC	Blaine Scott White, Castlewood, Virginia, to individually control up to 18.79% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Blaine Scott White Trust (trustee, Blaine Scott White), Blaine Scott White II, Ireevocable Trust (trustee, Blaine Scott White), and Brenda D. White, all of Castlewood, Virginia, Tiffany White of Evergreen, Colorado, James F. White, Jr. and Patricia Jolene White, both of Abingdon, Virginia, Bonny W. Gable of Bristol, Virginia, along with other family members as a group acting in concert to control up to 20.20% of the outstanding voting shares of New Peoples Bankshares, Inc., HONaker, Virginia	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	05/07/2012	08/08/2012	S	Int Sm Bank
1434826	BANKANNAPOLIS, ANNAPOLIS, MARYLAND	05/14/2012	08/15/2012	S	Int Sm Bank

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 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRUMMOND BANKING COMPANY	* 3A5	Drummond Banking Company, Chiefland, Florida, to merge with Williston Holding Company, and thereby directly acquire Perkins State Bank, both of Williston, Florida.	Newspaper: Federal Register:	09/17/2012 09/17/2012
FEB BANCSHARES, INC.	CIC	Prior change in control notice filed by Guice Slawson, Jr., Joe Stinson Slawson, and William Edgar Slawson, all of Montgomery, Alabama, to collectively acquire 91.4 percent of the outstanding shares of FEB Bancshares, Inc., and its subsidiary, Farmers Exchange Bank, both of Louisville, Alabama.	Newspaper: Federal Register:	09/01/2012 08/28/2012

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3342671	ANCHOR CMRL BK, JUNO BEACH, FLORIDA	05/14/2012	08/29/2012	S	Small Bank

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 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL BANK	* 18C	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:	Not available
	* Branch		Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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324340	CHOICEONE BK, SPARTA, MICHIGAN	10/04/2010	05/23/2012	S	Large Bank
193649	FIRST T&SB WATSEKA, WATSEKA, ILLINOIS	04/30/2012	08/22/2012	S	Small Bank
874845	LAKE CITY BK, WARSAW, INDIANA	07/25/2011	08/22/2012	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
NONE					

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 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire 100 percent of North Country Bank, National Association, McClusky, North Dakota.	Newspaper: Federal Register:	Not available 09/06/2012
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of Clinton State Bank, Clinton, Minnesota.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available Not available

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
NONE					

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 1, 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:	Not available
	* 18C		Federal Register:	09/21/2012
	* Branch			
AMERICAN NATIONAL CORPORATION	* 3A3	American National Corporation, Omaha, Nebraska, to acquire 100 percent of the voting shares of Western Bank, St. Paul, Minnesota.	Newspaper:	09/03/2012
			Federal Register:	09/07/2012
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:	Not available
			Federal Register:	09/06/2012
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:	Not available
			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

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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2371508	PATRIOT BK, BROKEN ARROW, OKLAHOMA	06/04/2012	08/28/2012	S	Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	05/14/2012	08/17/2012	S	Int Sm Bank
955959	SECURITY ST BK, BASIN, WYOMING	05/14/2012	08/14/2012	S	Small Bank
671053	STOCK EXCH BK, CALDWELL, KANSAS	05/14/2012	08/14/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 1, 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:	Not available Not available
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 1912 Main Street, Madison, Mississippi 39110.	Newspaper: Federal Register:	Not available Not applicable
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 7300 Dallas Parkway, Plano, Texas 75024-4013.	Newspaper: Federal Register:	09/11/2012 Not applicable

District: 11

Federal Reserve Bank of Dallas

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available 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
3337097	COMMONWEALTH BUS BK, LOS ANGELES, CALIFORNIA	03/26/2012	08/17/2012	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act