
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 29, 2012

Forms

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Approved, September 27, 2012

Regulations and Policies

Availability of Credit -- annual report to Congress on the availability of credit to small businesses.

- Approved, September 25, 2012

Savings and Loan Holding Companies

The Northwestern Mutual Life Insurance Company, Milwaukee, Wisconsin -- to deregister as a savings and loan holding company.

- Approved, September 25, 2012

Enforcement

America's Community Bank, Blue Springs, Missouri -- written agreement dated November 17, 2010, terminated September 21, 2012.

- Announced, September 27, 2012

Ames Community Bank, Ames, Iowa -- written agreement dated October 23, 2009, terminated September 20, 2012.

- Announced, September 25, 2012

First Capital West Bankshares, Inc., Laramie, Wyoming -- written agreement dated June 7, 2010, terminated September 20, 2012.

- Announced, September 27, 2012

Enforcement

VFSC, Inc., Eden Prairie, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, September 25, 2012

H.2 Actions under delegated authority

September 23, 2012 to September 29, 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

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 6000 Patriots Colony Drive, Williamsburg.

- Approved, September 27, 2012

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 2200 Pool Road, Grapevine.

- Approved, September 26, 2012

Bank Holding Companies

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire shares of 473 Broadway Holding Corporation, Saratoga Springs, and its subsidiary bank, The Adirondack Trust Company.

- Approved, September 24, 2012

Kansas City

American Bancorporation, Inc., Sapulpa, Oklahoma -- to acquire Osage Bancshares, Inc., Pawhuska, and Osage Federal Bank and thereby engage in the operation of a savings association; and for American Heritage Bank, Sapulpa, to merge with Osage Federal Bank and thereby establish branches.

- Approved, September 28, 2012

Bank Holding Companies

Atlanta

Drummond Banking Company, Chiefland, Florida -- to merge with Williston Holding Company, Williston, and thereby acquire its subsidiary bank, The Perkins State Bank.

- Approved, September 24, 2012

Director, BS&R

The Goldman Sachs Group, Inc., New York, New York -- relief from certain commitments.

- Granted, September 28, 2012

General Counsel

The Goldman Sachs Group, Inc., New York, New York -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, September 27, 2012

New York

Investors Bancorp, MHC, Short Hills, New Jersey, and Investors Bancorp, Inc. -- waiver of application to merge Marathon Banking Corporation, Astoria, New York, with and into Investors Bancorp, Inc. and, simultaneously, to merge Marathon National Bank of New York, Astoria, with and into Investors Bancorp, Inc.'s subsidiary savings bank, Investors Bank, Short Hills, New Jersey.

- Granted, September 27, 2012

Bank Holding Companies

Minneapolis

King Kalispell, LLC, Kalispell, Montana -- (1) to remain a bank holding company by continuing to control King Family GNB, L.P., Kalispell, and King Family VB, L.P. and indirectly controlling Great Northern Bancshares, Inc. and Valley Bancshares, Inc., and (2) for King Family GNB and King Family VB to remain bank holding companies by continuing to control, respectively, Great Northern Bancshares and Valley Bancshares.

- Approved, September 27, 2012

Richmond

South Street Financial Corp., Albemarle, North Carolina -- termination of the ESOP commitments.

- Granted, September 27, 2012

Richmond

WashingtonFirst Bankshares, Inc., Reston, Virginia -- to acquire Alliance Bankshares Corporation, Chantilly, and its subsidiary bank, Alliance Bank Corporation, Fairfax.

- Approved, September 24, 2012

San Francisco

Western Alliance Bancorporation, Phoenix, Arizona -- (1) to merge with Western Liberty Bancorp, Las Vegas, Nevada, and thereby acquire its subsidiary bank, Service1st Bank of Nevada, and (2) to acquire Las Vegas Sunset Properties, Las Vegas, and thereby engage in extending credit and servicing loans.

- Approved, September 27, 2012

Change in Bank Control

Cleveland

Farmers National Bancorp of Cynthiana, Inc., Cynthiana, Kentucky -- change in bank control of Farmers and its subsidiary banks, The Farmers National Bank of Cynthiana, Cynthiana, and Deposit Bank of Carlisle, Carlisle.

- Permitted, September 28, 2012

Atlanta

FEB Bancshares, Inc., Louisville, Alabama -- change in bank control of FEB Bancshares and its subsidiary bank, Farmers Exchange Bank, Louisville.

- Permitted, September 24, 2012

Extensions of Time

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to divest certain real estate.

- Granted, September 25, 2012

Secretary

MetLife, Inc., New York, New York -- extension to January 5, 2013, to resubmit a capital plan.

- Granted, September 27, 2012

Membership

Boston

Bank Rhode Island, Providence, Rhode Island -- to become a member of the Federal Reserve System.

- Approved, September 26, 2012

Membership

St. Louis

Financial Federal Savings Bank, Memphis, Tennessee -- to become a member of the Federal Reserve System.

- Approved, September 26, 2012

Regulations and Policies

Secretary

Margin and Capital Requirements for Swaps -- reopening of the comment period, through November 26, 2012, on interagency proposed rules to establish margin and capital requirements for swap dealers, major swap participants, security-based swap dealers, and major security-based swap participants as required by the Dodd-Frank Act.

- Approved, September 18, 2012

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 29, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, provides notice to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
HABIB AMERICAN BANK	CIC	Notice by Muhammad Habib and Hamza Habib, to retain a controlling interest in Maham Beteiligungsgesellschaft AG, Zurich, Switzerland, and thereby indirectly retain control of Habib American Bank, New York, New York.	Newspaper: Federal Register:	Not available 10/17/2012
M&T BANK CORPORATION	* 4c8 * 18C	M&T Bank Corporation, Buffalo, New York, and Wilmington Trust Corporation, Wilmington, Delaware, to acquire Hudson City Bancorp, Inc. and thereby indirectly acquire Hudson City Savings Bank, FSB, both of Paramus, New Jersey, and thereby operate a savings association. Manufacturers and Traders Trust Company, Buffalo, New York, to merge with Hudson City Savings Bank, FSB.	Newspaper: Federal Register:	Not available 10/27/2012
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:	09/24/2012 09/26/2012

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA, to establish a branch office located at Route 140 and Englar Road, Westminster, MD.	Newspaper:	09/28/2012
			Federal Register:	Not applicable
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA, to establish a branch office located at 215 Key Highway, Baltimore, MD.	Newspaper:	09/28/2012
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL BANCSHARES CORPORATION	CIC	Notice by James Richard Smail and J.R. Smail, Inc., both of Wooster, Ohio, to acquire 10% or more of the shares and thereby control National Bancshares Corporation, Orrville, Ohio	Newspaper:	10/01/2012
			Federal Register:	09/30/2012

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK AND TRUST COMPANY, THE	* Branch	First Bank & Trust Company, Lebanon, Virginia, to establish a branch at 610 North Main Street, Unit B, Bridgewater, Virginia	Newspaper: Federal Register:	10/06/2012 Not applicable
NEW PEOPLES BANKSHARES, INC.	CIC	Richard Geno Preservati, Captiva, Florida, individually to control up to 19.61% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Richard Geno Preservati and Nancy Karen Preservati, Captiva, Florida, as a group acting in concert to control up to 19.61% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper: Federal Register:	10/22/2012 Not available

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 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST GREEN BANCORP, INC.	* 3A1	First Green Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Green Bank, both of Mount Dora, Florida.	Newspaper: Federal Register:	Not available 10/29/2012
INDEPENDENT BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama, to acquire an additional 1.53 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiary, Community Spirit Bank, both of Red Bay, Alabama. The acquisition will increase Independent Bancshares, Inc., Employee Stock Ownership Plan's ownership in Independent Bancshares, Inc., to 48.00 percent.	Newspaper: Federal Register:	10/26/2012 10/27/2012
PALM BEACH COMMUNITY BANK	* Branch	Palm Beach Community Bank, West Palm Beach, Florida, to establish a branch located at 2160 West Atlantic Avenue, Delray Beach, Florida.	Newspaper: Federal Register:	10/14/2012 Not applicable
REGIONS FINANCIAL CORPORATION	4c8	Regions Financial Corporation, Birmingham, Alabama, to establish Regions Securities LLC, Atlanta, Georgia, and thereby engage in certain insitutional broker-dealer activities, pursuant to sections 4(k) and 4(j) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 29, 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
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 10/02/2012
TOWN AND COUNTRY BANK	* 18C	Town and Country Bank, Springfield, Illinois, to purchase 100 percent of the assets and assume liabilities of Logan County Bank, Lincoln, Illinois.	Newspaper: Federal Register:	Not available Not applicable
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Voting Trust and David E. Kirschner, Springfield, Illinois, as trustee of Voting Trust, to join the existing Kirschner Family Control Group through the acquisition of shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby to indirectly acquire shares of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois.	Newspaper: Federal Register:	Not available 10/17/2012
UNITED COMMUNITY MHC	* MHC Conversion * SLHC Formation	United Community MHC, Lawrenceburg, Indiana, proposes to convert to stock form and merge with United Community Bancorp, Lawrenceburg, Indiana, an existing savings and loan holding company. The existing United Community Bancorp will merge with a new company, also called United Community Bancorp, Lawrenceburg, Indiana, which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of United Community Bank, Lawrenceburg, Indiana, a federal savings bank.	Newspaper: Federal Register:	Not available 10/22/2012
WINTRUST FINANCIAL CORPORATION	* 3A3	Wintrust Financial Corporation, Rosemont, Illinois, for prior approval to acquire HPK Financial Corporation, Chicago, Illinois, and thereby indirectly acquire Hyde Park Bank & Trust Company, Chicago, Illinois, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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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 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST OF MURPHYSBORO CORP.	CIC	Notice by Michael Cripps and Helen Cripps, both of Murphysboro, Illinois, to gain control of First of Murphysboro, Corp., Murphysboro, Illinois.	Newspaper:	10/31/2012
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRA VENTURES, INC.	* 3A3	Centra Ventures, Inc., Foley, Minnesota, to acquire 100 percent of Richmond Bank Holding Company, Richmond, Minnesota, and thereby indirectly acquire State Bank of Richmond, Richmond, Minnesota.	Newspaper:	10/25/2012
			Federal Register:	Not available
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:	09/20/2012
			Federal Register:	09/24/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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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 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCORPORATION, INC.	* 3A3	American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire The Highland Ban-Corp, Inc., parent of The Cleveland Bank, both in Cleveland, Oklahoma. American Heritage Bank, Sapulpa, Oklahoma, to merge with The Cleveland Bank, Cleveland, Oklahoma, and incident thereto, to establish a branch.	Newspaper:	10/20/2012
	* 18C		Federal Register:	10/24/2012
	* Branch			
LUXURY DEVELOPMENT PARTNERS, INC.	* 3A1	Luxury Development Partners, Inc., Wichita, Kansas ("Luxury Development"), to acquire control of Community State Bancshares, parent company of Community State Bank, both of Wichita, Kansas, and, thus, to become a bank holding company. Luxury Development is applying to become a bank holding company by virtue of its direct control, together with that of its owners (Mark B. Hutton, Andrew W. Hutton, and Bill Warren), of over 25 percent of Community State Bancshares.	Newspaper:	Not available
			Federal Register:	10/27/2012
PONY EXPRESS BANCORP, INC.	* 3A5	Pony Express Bancorp, Inc., Elwood, Kansas, to acquire 100 percent of the voting shares of Don-Co Investment Company, parent of 1st Bank of Troy, both in Troy, Kansas.	Newspaper:	10/29/2012
			Federal Register:	Not available
VISION BANCSHARES, INC.	* 3A5	Vision Bancshares, Inc., Ada, Oklahoma, to acquire 100 percent of the voting shares of Sulphur Community Bancshares, Inc., parent of Community Bank of the Arbuckles, both in Sulphur, Oklahoma.	Newspaper:	Not available
			Federal Register:	10/29/2012
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:	09/29/2012
			Federal Register:	10/05/2012
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:	Not available
			Federal Register:	10/15/2012

District: 10

Federal Reserve Bank of Kansas City

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

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Filer	Filing Type	Filing Proposal	End of Comment Period	
HENDERSON CITIZENS BANCSHARES, INC.	* 3A5	Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire by merger 100 percent of First White Oak Bancshares, Inc., White Oak, Texas, and indirectly acquire White Oak State Bank, White Oak, Texas.	Newspaper:	Not available
			Federal Register:	10/19/2012
TREATY OAK BANK	* 18C * Branch	Treaty Oak Bank, Austin, Texas, to merge with affiliate Northstar Bank of Texas, Denton, Texas, and to establish 10 branches.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 29, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORIENT BANCORPORATION	CIC	Tieming Chen, Missouri, Texas, to acquire voting shares of Oreintal Bancorporation and thereby indirectly acquire voting shares of Bank of The Orient, both of San Francisco, California.	Newspaper:	Not available
			Federal Register:	10/17/2012

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