
Federal Reserve Release



H.2

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

No. 16

Week Ending April 17, 2010

Board of Governors of the Federal Reserve System, Washington, DC 20551

Testimony and Statements

Economic Outlook -- statement by Chairman Bernanke before the Joint Economic Committee of the U.S. Congress on economic and financial developments.

- Published, April 14, 2010

Financial Holding Companies

Banco do Brasil, S.A., Brasilia, Brazil -- election to be treated as a financial holding company.

- Effective, April 13, 2010

Forms

Forms -- final Board review to extend without revision the Written Security Program for State Member Banks (FR 4004), Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-4), Uniform Termination Notice for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-5), Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (FR G-FIN), and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FINW).

- Approved, April 12, 2010

Forms -- initial Board review to extend without revision the reporting and disclosure requirements associated with the Policy on Payments System Risk (PSR policy) (FR 4102) and the Transfer Agent Registration and Amendment Form (FR TA-1).

- Proposed, April 16, 2010

Personnel

Division of Monetary Affairs -- appointment of William B. English as director and Brian F. Madigan as senior adviser, effective July 23, 2010.

- Announced, April 12, 2010

Regulations and Policies

Financial Institutions Examinations -- interagency report to Congress on federal banking agencies' efforts to coordinate examinations and supervision of financial institutions, as required by the Riegle Community Development and Regulatory Improvement Act.

- Approved, April 13, 2010

Enforcement

Access Bancshares, Inc., Champlin, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, April 13, 2010

KCB Bank, Kearney, Missouri -- written agreement dated July 2, 2008, terminated April 6, 2010.

- Announced, April 14, 2010

H.2 Actions under delegated authority

April 11, 2010 to April 17, 2010

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

OSDM Office of Staff Director for Management

Bank Holding Companies

Kansas City

Aslin Group, Inc., Mission Hills, Kansas -- to become a bank holding company and to acquire 1st Financial Bank, Overland Park, Kansas; for Aslin Opportunity Fund BK, LP, Cape Haze, Florida, to become a bank holding company and to acquire shares of Aslin Group, Inc., Mission Hills, Kansas, and thereby indirectly acquire 1st Financial Bank; and for Aslin Capital I, LLC, Cape Haze, Florida, to become a bank holding company and to acquire Aslin Opportunity Fund BK, LP and thereby indirectly acquire 1st Financial Bank.

- Approved, April 14, 2010

Chicago

Diamond Bancorp, Inc., Chicago, Illinois -- to become a bank holding company and to acquire DG Bancorp, Inc., Downers Grove, and Downers Grove National Bank, and to continue to control Diamond Bank FSB, Schaumburg, and thereby operate a savings association.

- Withdrawn, April 12, 2010

San Francisco

Golden Pacific Bancorp, Inc., Sacramento, California -- to become a bank holding company and to acquire Gold Country Financial Services, Inc., Marysville, and Gold Country Bank, National Association.

- Approved, April 15, 2010

Chicago

Independent Alliance Banks, Inc., Fort Wayne, Indiana -- to acquire shares of Independent Bankers Life Reinsurance Company of Indiana Ltd., Brownsburg, and thereby engage in insurance agency and underwriting activities.

- Approved, April 12, 2010

Bank Holding Companies

Boston

Provident Bancorp, Amesbury, Massachusetts -- to engage, through a new subsidiary, in investment advisory activities.

- Approved, April 16, 2010

Dallas

TexStar Bancshares, Inc., Universal City, Texas -- to become a bank holding company and to acquire TexStar National Bank, Universal City.

- Approved, April 14, 2010

Dallas

TTC Holdings, Inc., San Antonio, Texas -- to engage in financial and investment advisory activities through the acquisition of Austin, Calvert & Flavin, Inc., San Antonio.

- Approved, April 16, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Riverside National Bank of Florida, Fort Pierce, Florida; AmericanFirst Bank, Clermont; and First Federal Bank of North Florida, Palatka, and to retain the acquired facilities as branches (four applications).

- Withdrawn, April 16, 2010

St. Louis

Farmers Bank & Capital Trust Company, Frankfort, Kentucky -- to merge with Lawrenceburg Bank & Trust Company, Lawrenceburg, and to retain the acquired facilities as branches.

- Approved, April 14, 2010

Change in Bank Control

Atlanta

Bonifay Holding Company, Inc., Bonifay, Florida -- change in bank control of Bonifay and its subsidiary bank, Bank of Bonifay, Bonifay.

- Withdrawn, April 14, 2010

Extensions of Time

San Francisco

The Industrial Bank of Taiwan Co., Ltd, Taipei, Taiwan, and IBT Holdings Corp., City of Industry, California -- extension of time to divest certain investments.

- Withdrawn, April 15, 2010

Chicago

The Northern Trust Company, Chicago, Illinois -- extension to May 1, 2011, to establish a branch in Beijing, China.

- Granted, April 12, 2010

Financial Holding Companies

Chicago

Northwest Financial Corp., Arnolds Park, Iowa -- election to become a financial holding company.

- Effective, April 14, 2010

International Operations

Minneapolis

TCF National Bank, Sioux Falls, South Dakota -- to increase its investment, through TCF Bank International, Inc., Wayzata, Minnesota, an Edge corporation, in TCF Commercial Finance Canada, Inc., Oakville, Canada.

- Returned, April 16, 2010

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

* Subject to the provisions of the Community Reinvestment Act

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
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	10/13/2009	04/05/2010	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMUNITY BANCORP INC.	* 3A1	American Community Bancorp Inc., to become a bank holding company by acquiring 100 percent of American Community Bank, both of Glen Cove, New York.	Newspaper: Federal Register:	Not available 05/07/2010
BANK OF NEW YORK MELLON CORPORATION, THE	* 18C	The Bank of New York Mellon, New York, New York, to assume certain deposit liabilities of Arcus Bank, Salt Lake City, Utah, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	05/03/2010 Not applicable
FORTIS BANK NEDERLAND NV	FBSEA	Fortis Bank (Nederland) N.V., Amsterdam, Netherlands, to establish a representative office in New York, New York, 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:	04/21/2010 Not applicable
GOLDMAN SACHS GROUP, INC., THE	* 3A3	Goldman Sachs Group, Inc., New York, New York, to acquire 24.9 percent of SKBHC Holdings LLC, Corona del Mar, California, which is applying to become a bank holding company, and thereby indirectly acquire Starbuck Bancshares, Inc. and The First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	04/29/2010 04/28/2010
GREENFIELD ACQUISITION COMPANY LLC	Change in Control	Notice by GAP V Bankvest, LLC, Greenfield Acquisition Company V, LLC, Greenfield Acquisition Partners V, LP, GAP V Management, LLC, Greenfield Partners, LLC, all of South Norwalk, Connecticut, and Eugene A. Gorab, Fairfield, Connecticut, to gain direct control of Alcar LLC, New York, New York, and indirect control of Darien Rowayton Bank, Darien, Connecticut.	Newspaper: Federal Register:	Not available Not available
MACQUARIE BANK LIMITED	FBSEA	Macquarie Bank Ltd., Sydney, Australia, to establish one additional representative office in Chicago, Illinois, pursuant to Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to acquire 100 percent of Morgan Stanley Private Bank, N.A. ("MS Private Bank"), Jersey City, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act and Section 225.15 of Regulation Y, that will be created from converting Morgan Stanley Trust, Jersey City, New Jersey, into a national bank. MS Private Bank will assume certain deposit liabilities of Morgan Stanley Bank, N.A., Salt Lake City, Utah and will be relocated to Purchase, New York.	Newspaper: Federal Register:	04/25/2010 04/26/2010

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District: 2
Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	05/18/2009	11/19/2009	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR BANK CORPORATION	* 4c8	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to acquire First Keystone Financial, Inc., Media, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	04/26/2010
	* 18C		Federal Register:	03/25/2010
	* 3A3			
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA proposes to establish a branch office located at 5002 Lincoln Drive West, Evesham Township, Burlington Co, New Jersey, pursuant to Section 9 of the FRA.	Newspaper:	04/26/2010
			Federal Register:	Not applicable
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a temporary branch at Highland Meadows Golf Club, 7455 Erie St., Sylvania, OH which will operate June 28, 2010, through July 4, 2010.	Newspaper:	04/21/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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887827	HAMLER ST BK, HAMLER, OHIO	01/25/2010	04/13/2010	S	Small 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 April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP III LP	* 3A3	CapGen Capital Group III LLC, and CapGen Capital Group III LP, both of New York, New York, to increase their investment in Seacoast Banking Corporation of Florida, Stuart, Florida, and its subsidiary, Seacoast National Bank, Stuart, Florida, from 10.2% to more than 50%.	Newspaper:	05/10/2010
			Federal Register:	05/10/2010
FIRST CAROLINA BANCSHARES CORPORATION	CIC	David Muldrow Beasley, Society Hill, South Carolina, to individually retain 27.05% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina. Additionally, David Muldrow Beasley, Henry Wesley Beasley, Richard Lewis Beasley, and Richard Lee Beasley, as a group acting in concert, to retain 71.04% of the voting shares of First Carolina Bancshares Corporation, Darlington, South Carolina.	Newspaper:	Not available
			Federal Register:	04/19/2010
PEOPLES BANCORPORATION, INC.	CIC	Robert E. Dye, Jr., Lane W. Dye, Alexander C. Dye, Amy S. Dye, Brenda W. Dye, Devon A. Young, Cassi A. Young, and Taylor W. Young, all of Easley, South Carolina; with Gary G. Wells, Helen T. Wells, and the Joe A. Young Trust, of Greenville, South Carolina, and other family members as a group acting in concert to retain 14.78% control of Peoples Bancorporation, Inc., Easley, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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781028	ESSEX BK, TAPPAHANNOCK, VIRGINIA	11/02/2009	03/22/2010	S	Int Sm Bank
920975	FIRST SENTINEL BK, RICHLANDS, VIRGINIA	11/30/2009	03/24/2010	S	Small 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 April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MENDES GANS N.V.	FBSEA	Bank Mendes Gans N.V., Amsterdam, Netherlands, to establish a representative office in Marietta, Georgia.	Newspaper:	Not available
			Federal Register:	Not applicable
OVATION HOLDINGS, INC.	* 3A1	Ovation Holdings, Inc., Naples, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of National Bank of Southwest Florida, Port Charlotte, Florida.	Newspaper:	05/09/2010
			Federal Register:	05/10/2010

* 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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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 April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
DENTEL BANCORPORATION	* 3A3	Dentel Bancorporation, Victor, Iowa, to acquire 100 percent of Panora State Bank, Panora, Iowa.	Newspaper:	Not available
			Federal Register:	05/14/2010
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust and Hometown Community Bancorp, Inc., both located in Morton, Illinois, to merge with TSB Financial, Inc., Tremont, Illinois, and thereby indirectly acquire Tremont Savings Bank, Tremont, Illinois, and the related application by Morton Community Bank, Morton, Illinois, to merge with Tremont Savings Bank, Tremont, Illinois, and thereby to establish two branches.	Newspaper:	Not available
			Federal Register:	05/14/2010
SOUTHPORT FINANCIAL CORPORATION	CIC	Notice by Gaetano M. Cecchini, Canton, Ohio, as trustee of the Gaetano Mattioli Cecchini Living Trust, Canton, Ohio, to acquire 50 percent or more of the voting shares of Southport Financial Corporation, Kenosha, Wisconsin, and thereby indirectly acquire Southport Bank, Kenosha, Wisconsin.	Newspaper:	04/08/2010
			Federal Register:	03/30/2010

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District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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571443	FARMERS ST BK, BROOKSTON, INDIANA	11/02/2009	03/26/2010	S	Small Bank
74140	ISABELLA BK, MOUNT PLEASANT, MICHIGAN	09/21/2009	02/11/2010	S	Large Bank
365745	PINNACLE BK, MARSHALLTOWN, IOWA	11/16/2009	03/18/2010	S	Small 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 April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANCORP BANK	* Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 2552 Highway 51 South, Hernando, Mississippi.	Newspaper:	05/10/2010
			Federal Register:	Not applicable
TOWN & COUNTRY BANK	* Branch	Town & Country Bank, Salem, Missouri, to establish a branch facility to be located at 1645 State Road Z, Pevely, Missouri.	Newspaper:	04/29/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
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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 April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE CENTRAL FINANCIAL, INC.	4c8	Lake Central Financial, Inc., Annandale, Minnesota to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 05/04/2010

* Subject to the provisions of the Community Reinvestment Act

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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287650	FARMERS ST BK, FAITH, SOUTH DAKOTA	12/07/2009	04/02/2010	S	Small Bank
652351	FIRST SECURITY BK MISSOULA, MISSOULA, MONTANA	08/17/2009	12/11/2009	O	Int Sm Bank
837653	HEARTLAND ST BK, EDGELEY, NORTH DAKOTA	11/30/2009	03/16/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a branch at 109 East Sherman, West Point, Nebraska.	Newspaper:	04/26/2010
			Federal Register:	Not applicable
FIDELITY BANC CORPORATION, DODGE CITY, KANSAS	CIC	Notification by Benjamin F. Zimmerman, Dodge City, Kansas, individually; and Benjamin F. Zimmerman, Candace M. Zimmerman, Dodge City, Kansas, and L. Suzanne Zimmerman, Beaverton, Oregon, as members of a family group acting in concert, to retain control of Fidelity Banc Corporation, parent of The Fidelity State Bank & Trust Company, both of Dodge City, Kansas.	Newspaper:	Not available
			Federal Register:	05/04/2010
KANSAS PACIFIC INVESTMENTS, LLC	CIC	Notice submitted by Stacey Seibel, Hays, Kansas, as trustee of the Alan E. States 2010 Irrevocable Trust and the Carolyn Lea States 2010 Irrevocable Trust, to acquire control of Kansas Pacific Investments, LLC, and thereby indirectly acquire control of First National Bank, both in Hays, Kansas.	Newspaper:	Not available
			Federal Register:	05/05/2010

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District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish three branches at the following locations: 1433 5th Street, Santa Monica, CA 90401; 824 Fair Oaks Avenue, S. Pasadena, CA 91030; and 625 S. Melrose Drive, Vista, CA 92081.	Newspaper:	Not available
			Federal Register:	Not applicable
GREEN BANCORP, INC.	CIC	Notice by Friedman Fleischer & Lowe Capital Partners III, LP; Friedman Fleischer & Lowe Parallel Fund III, LP; FFL Individual Partners III, LP; FFL Executive Partners III, LP; Friedman Fleischer & Lowe GP III, LP; Friedman Fleischer & Lowe GP III, LLC, all of San Francisco, CA; and Tully M. Friedman, San Francisco, CA; Spencer C. Fleischer, San Francisco, CA; David L. Lowe, Danville, CA; and Christopher A. Masto, San Francisco, CA; as the managing members, to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Green Bancorp, Inc, and indirectly control its subsidiary, Green Bank, N.A, both of Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/03/2010
GREEN BANCORP, INC.	CIC	Notice by Harvest Partners, LP; Harvest Partners V, LP; Harvest Strategic Associates V, LP; Harvest Associates V, LP; Harvest Associates V, LLC; IST Associates, LLC; Harvest Advisors V, LLC; IST Advisors, LLC, all of New York, NY ; and Ira Kleinman, New York, NY; Thomas Arenz, Greenwich, CT; Stephen Eisenstein, Larchmont, NY; and Andrew M. Schoenthal, New York, NY; as managing members, to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Green Bancorp, Inc., and indirectly control its subsidiary, Green Bank, N. A, both of Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/03/2010
GREEN BANCORP, INC.	CIC	Notice by PBRA, LLC, New York, NY; Pine Brook Road Associates, L. P. New York, NY; Pine Brook Capital Partners, L. P., New York, NY; Pine Brook Capital Partners (Cayman), L. P.; George Town, Cayman Islands; Pine Brook Capital Partners (SSP), L. P., New York, NY; and Howard Newman, Bedford, NY; Eric W. Leathers, New York, NY; and William L. Spiegel, New York, NY; as the managing members, to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Green Bancorp, Inc, and indirectly control its subsidiary, Green Bank, N. A, both of Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/03/2010

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
OPPORTUNITY BANCSHARES, INC.	CIC	Notice by Moelis Capital Partners Opportunity Fund I, LP, New York, New York; Moelis Capital Partners Opportunity Fund I-A, LP, New York, New York; Moelis Capital Partners Opportunity Fund, I, LLC, New York, New York; Moelis Capital Partners LLC, New York, New York; Moelis & Company Holdings LLC, New York, New York; Moelis & Company Manager LLC, New York, New York; and Ken Moelis, New York, New York; to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Opportunity Bancshares, Inc., Bettendorf, Iowa, and indirectly control its subsidiary, Opportunity Bank, NA, Richardson, Texas.	Newspaper:	04/14/2010
			Federal Register:	04/20/2010

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper:	Not available
			Federal Register:	01/29/2010
MISSION VALLEY BANCORP	CIC	The Bagge Family Trust (Claire & John Bagge, Trustees), of Sunland, California, to acquire 10 percent or more of the voting shares of Mission Valley Bancorp, and thereby indirectly acquire Mission Valley Bank, both of Sunland, California.	Newspaper:	04/26/2010
			Federal Register:	Not available
NORTH ASIA INVESTMENT CORPORATION	* 3A1	North Asia Investment Corporation, Seoul, Korea, to become a bank holding company by acquiring 100 percent of Pacific City Financial Corporation, and indirectly its subsidiary, Pacific City Bank, both of Los Angeles, California.	Newspaper:	04/15/2010
			Federal Register:	Not available
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper:	Not available
			Federal Register:	04/27/2010

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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