
Federal Reserve Release



H.2

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

No. 18

Week Ending May 1, 2010

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

Bank Mergers

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- to acquire assets and assume liabilities of Westernbank Puerto Rico, Mayaguez, and thereby establish branches.

- Approved, April 29, 2010

Personnel

Office of Inspector General -- appointment of Jacqueline M. Becker as assistant inspector general and Laurence A. Froehlich as special adviser to the inspector general.

- Announced, April 26, 2010

Regulations and Policies

Correspondent Concentration Risks -- final interagency guidance on managing concentration risks from correspondent banking relationships.

- Approved, April 26, 2010

Regulation D (Reserve Requirements of Depository Institutions) -- final amendments to authorize Federal Reserve Banks to offer term deposits to institutions eligible to receive earnings on their balances in accounts at Reserve Banks, and minor amendments to the Policy on Payment System Risk to address transactions associated with term deposits.

- Approved, April 21, 2010

(A/C)

Enforcement

Coast Bancorp, San Luis Obispo, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, April 29, 2010

Enforcement

East Dubuque Bancshares, Inc., East Dubuque, Illinois, and East Dubuque Savings Bank, Dubuque, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, April 26, 2010

FMB Equibanc, Inc., Statesboro, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, April 29, 2010

Liberty Financial Group, Inc., Eugene, Oregon -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities.

- Announced, April 27, 2010

Sun West Capital Corporation, Las Vegas, Nevada -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, April 27, 2010

H.2 Actions under delegated authority

April 25, 2010 to May 1, 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 Branches, Domestic

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at 78 North Plank Road, Newburgh.

- Approved, April 30, 2010

Bank Holding Companies

Kansas City

First National Management Group, LLC, Greenwood Village, Colorado -- to become a bank holding company and to acquire shares of Amoret Bancshares, Inc., Butler, Missouri, and thereby acquire BC National Banks.

- Withdrawn, April 30, 2010

Dallas

Icon Capital Corporation, Houston, Texas -- to become a bank holding company and to acquire Icon Bank of Texas, N. A., Houston.

- Withdrawn, April 27, 2010

San Francisco

North Asia Investment Corporation, Seoul, Korea -- to become a bank holding company and to acquire Pacific City Financial Corporation, Los Angeles, California, and Pacific City Bank.

- Withdrawn, April 29, 2010

Bank Holding Companies

Director, BS&R

R&G Financial Corporation, San Juan, Puerto Rico, and R-G Premier Bank of Puerto Rico, Hato Rey -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to allow R-G Premier Bank of Puerto Rico to acquire its affiliate, R&G Mortgage Corporation, San Juan.

- Granted, April 29, 2010

Atlanta

SmartFinancial, Inc., Pigeon Forge, Tennessee -- to become a bank holding company and to acquire SmartBank, Pigeon Forge.

- Approved, April 30, 2010

St. Louis

WestBridge Bancshares, Inc., Chesterfield, Missouri -- to become a bank holding company and to acquire WestBridge Bank & Trust Company, Chesterfield, and to acquire certain assets and assume certain liabilities of FTL Finance, St. Louis, and thereby engage in extending credit and servicing loans and activities related to extending credit.

- Withdrawn, April 26, 2010

Change in Bank Control

Richmond

Communitycorp, Walterboro, South Carolina -- to retain control of Communitycorp and its subsidiary bank, Bank of Walterboro, Walterboro.

- Permitted, April 30, 2010

Change in Bank Control

Kansas City

F.S.B. Properties, Inc., Quinton, Oklahoma -- change in bank control of F.S.B. and its subsidiary bank, Farmers State Bank, Quinton.

- Withdrawn, April 26, 2010

Chicago

First Michigan Bancorp, Inc., Troy, Michigan -- change in bank control of First Michigan and its subsidiary bank, First Michigan Bank, Troy.

- Permitted, April 29, 2010

Atlanta

NBG Bancorp, Inc., Athens, Georgia -- change in bank control of NBG and its subsidiary bank, National Bank of Georgia, Athens.

- Permitted, April 29, 2010

St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri -- change in bank control of Southern Missouri and its subsidiary bank, Southern Bank, Poplar Bluff.

- Permitted, April 26, 2010

Extensions of Time

Richmond

Peoples Community Bank, Montross, Virginia -- extension to November 10, 2010, to establish a branch at 5082 James Madison Parkway, King George.

- Granted, April 27, 2010

International Operations

Director, BS&R

Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of notification period to invest in Citi Hedge Fund Services (Ireland) Limited, Dublin, Ireland, and Citi Fund Services (Ireland) Limited, and to engage in mutual fund administration activities.

- Granted, April 30, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by Connecticut Bank and Trust Company, 58 State House Square, Hartford, Connecticut, to establish a de novo branch office at 114 Woodland Street, Hartford, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

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

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France, to establish an additional branch 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)(2)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
CITIGROUP INC.	Investment	Citigroup Inc., New York, New York, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Guangdong Development Bank Co., Ltd., Guangzhou, China.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GREENFIELD ACQUISITION COMPANY L.L.C.	CIC	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:	05/10/2010
			Federal Register:	05/11/2010

District: 2

Federal Reserve Bank of New York

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

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP, INC., THE	4c8	The Bancorp, Inc., Wilmington, DE, to acquire Bancorp Federal Savings Bank, a de novo in formation, Mount Laurel, NJ.	Newspaper:	Not applicable
			Federal Register:	05/28/2010
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 19.9 percent of Florida Business Bancgroup, Inc., Tampa, FL.	Newspaper:	05/12/2010
			Federal Register:	05/11/2010
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

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.

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

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by Hometown Bancshares, Inc. 401(k) Profit Sharing Plan (Tammy Rae Waggoner, Trustee), Middlebourne, WV to retain control of 10.77 percent of the outstanding voting shares of Hometown Bancshares, Inc., Middlebourne, WV.	Newspaper: Federal Register:	05/11/2010 Not available

Federal Reserve Bank of Cleveland

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

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 04/19/2010
FIRST MARINER BANCORP	CIC	Irving Schwarzbaum, West Orange, New Jersey, individually and as a member of a group comprised of Elisa Schwarzbaum, West Orange, New Jersey, Michelle Schwarzbaum, West Orange, New Jersey, Shelly Schwarzbaum, Rehovot, Israel, David Schwarzbaum, Rehovot, Israel, Arye Schwarzbaum, Rehovot, Israel, Yair Schwarzbaum, Rehovot, Israel, Henry Schwarzbaum, Rehovot, Israel, and Leonard Schwarzbaum, Scarsdale, New York, acting in concert, to acquire up to 14.1% of the voting shares of First Mariner Bancorp, Baltimore, Maryland.	Newspaper: Federal Register:	05/09/2010 05/11/2010
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: Federal Register:	Not available 05/04/2010

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.

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

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF ERATH HOLDING COMPANY	3A1	Bank of Erath Holding Company, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Erath, both of Erath, Louisiana.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHESTNUT BANCORP, INC	* 3A1	Chestnut Bancorp, Inc., Chestnut, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Chestnut, Chestnut, Illinois.	Newspaper:	Not available
			Federal Register:	05/21/2010
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:	05/11/2010
			Federal Register:	05/14/2010

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.

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

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Soteria Financial Group, Inc.	* 3A1	Soteria Financial Group, Inc., Henderson, Kentucky, to become a bank holding company by acquiring 100 percent of The Bank of Henderson, Inc., Henderson, Kentucky.	Newspaper:	05/22/2010
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 9

Federal Reserve Bank of Minneapolis

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

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANK AND TRUST OF FULLERTON	Member	First National Bank & Trust of Fullerton (to be known as First Bank & Trust of Fullerton, Fullerton, Nebraska, to convert from a national to a state chartered bank and retain its membership with the Federal Reserve.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for Quarter of

Institution	Location
-------------	----------

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 1, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 2727 Fort Worth Avenue, Dallas, Texas 75211.	Newspaper:	Not available
			Federal Register:	Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Town Center Bank, McKinney, Texas.	Newspaper:	Not available
			Federal Register:	05/27/2010
SPECIALTY BANCOR, INC.	* 3A1	Specialty Bancor, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Community State Bank, Austin, Texas.	Newspaper:	Not available
			Federal Register:	Not available
TLCM HOLDINGS, LLC	4c8	TLCM Holdings, LLC, Richardson, Texas, and EJ Financial Corporation, Dallas, Texas, to engage de novo in extending credit and servicing loans pursuant to Section 225.28(b)(1) of Regulation Y. The activities will be conducted at EJ Financial Corporation, Dallas, Texas.	Newspaper:	Not applicable
			Federal Register:	Not available

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
------------	------------------------	-----------	--------------------	---------------	-------------

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 1, 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
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
U & I FINANCIAL CORP.	* 3A1	U & I Financial Corporation to become a Bank Holding Company by acquiring 100 percent of UniBank, both of Lynnwood, Washington.	Newspaper:	Not available
			Federal Register:	Not available

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