

---

**Federal Reserve Release**

---



*H.2*

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

*No. 30*

*Week Ending July 28, 2012*

Bank Branches, Domestic

Five Star Bank, Warsaw, New York -- to acquire four branches of HSBC Bank USA, National Association, McLean, Virginia, that First Niagara Bank, National Association, Buffalo, New York, contracted to purchase from HSBC, and to establish branches at those locations (FRB Order No. 2012-7).

- Approved, July 26, 2012

Personnel

Office of the Secretary -- appointment of Robert deV. Frierson as secretary of the Board and Jennifer J. Johnson as senior adviser.

- Approved, July 28, 2012

Regulations and Policies

Regulation HH (Designated Financial Market Utilities) -- final rule related to the supervision of systemically important financial market utilities, in accordance with the Dodd-Frank Act.

- Approved, July 26, 2012

Regulation II (Debit Card Interchange Fees and Routing) -- final amendments regarding the fraud-prevention adjustment to debit card interchange fees, in accordance with the Dodd-Frank Act.

- Approved, July 26, 2012

Reserve Bank Operations

Board Policies on Federal Reserve Banks -- revisions to policy affecting Reserve Bank operations.

- Approved, July 26, 2012

Enforcement

Community National Bancorporation, Waterloo, Iowa -- written agreement dated February 1, 2010, terminated July 24, 2012.

- Announced, July 26, 2012

Cornerstone Bancorp, Inc., St. Petersburg, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, July 26, 2012

Heritage Oaks Bancorp, Paso Robles, California -- written agreement dated March 4, 2010, terminated July 19, 2012.

- Announced, July 26, 2012

Macon Bancorp, Franklin, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, July 24, 2012

Omega Capital Corp., Centennial, Colorado -- written agreement dated October 20, 2010, terminated July 24, 2012.

- Announced, July 26, 2012

Premier Financial Bancorp, Inc., Huntington, West Virginia; Abigail Adams National Bancorp, Inc., Washington, D.C.; and Consolidated Bank and Trust Company, Richmond, Virginia -- written agreement dated July 29, 2010, terminated July 23, 2012.

- Announced, July 24, 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**

## Kansas City

Commerce Bank, Kansas City, Missouri -- to establish a branch at 109 North Keene Street, Columbia.

- Approved, July 24, 2012

## Chicago

State Bank of the Lakes, Antioch, Illinois -- to establish a branch at 10 East Rollins Road, Round Lake Beach.

- Approved, July 25, 2012

## Kansas City

The Union State Bank, Arkansas City, Kansas -- to establish a branch at 700 North Summit Street, Arkansas City.

- Approved, July 27, 2012

**Bank Holding Companies**

## San Francisco

CapGen Capital Group II LLC, New York, New York; CapGen Capital Group II LP; and PacWest Bancorp, Los Angeles, California -- waiver of application to acquire American Perspective Bank, San Luis Obispo, California, in connection with its merger with and into the applicants' subsidiary bank, Pacific Western Bank, Los Angeles.

- Granted, July 27, 2012

**Bank Holding Companies**

Cleveland

CenterGroup Financial, Inc., Milford, Ohio -- to become a bank holding company by acquiring CenterBank, Milford.

- Approved, July 23, 2012

Kansas City

CIC Bancshares, Inc., Denver, Colorado -- to acquire Millennium Bancorp, Inc., Edwards, and its subsidiary bank, Millennium Bank, and for CIC's subsidiary bank, Centennial Bank, Centennial, to merge with Millennium Bank and thereby establish branches.

- Approved, July 25, 2012

Dallas

DFW Capital Holdings, Inc., Dallas, Texas -- to become a bank holding company by acquiring Schwertner State Bank, Schwertner.

- Withdrawn, July 26, 2012

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- relief from a commitment.

- Granted, July 26, 2012

**Change in Bank Control**

Chicago

American Metro Bancorp, Inc., Chicago, Illinois -- change in bank control of American Metro Bancorp and its subsidiary bank, American Metro Bank, Chicago.

- Permitted, July 24, 2012

**Change in Bank Control**

San Francisco

Neighborhood Bancorp, National City, California -- to retain control of Neighborhood Bancorp and its subsidiary bank, Neighborhood National Bank, San Diego.

- Permitted, July 24, 2012

Minneapolis

Northfield Bancshares, Inc., Northfield, Minnesota -- change in bank control of Northfield Bancshares and its subsidiary bank, Community Resource Bank, Northfield.

- Permitted, July 26, 2012

**Extensions of Time**

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to July 20, 2012, to increase its ownership in Minier Financial, Inc., Minier, and its subsidiary bank, First Farmers State Bank.

- Granted, July 23, 2012

**Financial Holding Companies**

Atlanta

Drummond Banking Company, Chiefland, Florida -- election to become a financial holding company.

- Effective, July 26, 2012

**Membership**

Richmond

Forest Commercial Bank, Asheville, North Carolina -- to become a member of the Federal Reserve System.

- Approved, July 27, 2012

Kansas City

RSNB Bank, Rock Springs, Wyoming -- to become a member of the Federal Reserve System and to invest in bank premises.

- Approved, July 24, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMPDEN BANCORP, INC.	CIC	Notification by Investors of America LP to retain 10% or more of the outstanding shares of the common stock of Hampden Bancorp, Inc., Springfield, Massachusetts, the holding company for Hampden Bank, Springfield, Massachusetts, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	Not available
			Federal Register:	Not available
INDEPENDENT BANK CORP.	* 3A5	Application by Independent Bank Corp, Rockland, Massachusetts, to acquire Central Bancorp, Inc. and its subsidiary bank, Central Co-operative Bank, both of Somerville, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	07/30/2012



**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 July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MAHAM BETEILIGUNGSGESELLSCHAFT AG	CIC	Notice by Muhammad Habib, Hamza Habib, Fazilat Jumani, and Khadijah Jumani 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:	08/06/2012 08/14/2012
WESTPAC BANKING CORPORATION	4c8	Westpac Banking Corporation, Sydney, Australia, to engage de novo through Westpac Capital Markets LLC, New York, New York in securities brokerage and riskless principal transactions, pursuant to Sections 225.28(b)(7)(i) and 225.28(b)(ii) of Regulation Y.	Newspaper: Federal Register:	Not applicable 08/15/2012

**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CUSTOMERS BANK	* Branch	Customers Bank, Phoenixville, PA to establish a limited service branch office located at The Miriam Osborn Memorial Home, 101 Theall Road, Rye, Westchester Co, New York	Newspaper: Federal Register:	08/02/2012 Not applicable
NORTHFIELD BANCORP, INC	* MHC Conversion * SLHC Formation	Northfield Bancorp, MHC, Staten Island, NY, proposes to convert to stock form and merge with and into Northfield Bancorp, Inc, Woodbridge, New Jersey, which proposes to become a savings and loan holding company by acquiring Northfield Bank, Staten Island, NY.	Newspaper: Federal Register:	Not available 07/09/2012
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

---

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

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
833271	CONESTOGA BK, CHESTER SPRINGS, PENNSYLVANIA	02/27/2012	07/19/2012	O	Int Sm 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 July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Bank Oppurtunity Fund, LLC	CIC	Notice of Change of Control by Bank Opportunity Fund, LLC; Bank Opportunity Advisors LLC; and Bank Acquisitions LLC, Washington, D.C. to acquire up to 24.99% of Middlefield Banc Corp., Middlefield, Ohio.	Newspaper: Federal Register:	Not available Not available
FARMERS CITIZENS BANK, THE	* Branch	Farmers Citizens Bank, Bucyrus, OH to establish a branch at 7789 County Road 77, Mount Hope, OH.	Newspaper: Federal Register:	08/08/2012 Not applicable
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Prior notice by Key Equipment Finance International, Superior, Colorado, to invest up to an additional \$8 million in Key Equipment Finance Limited, Berkshire, United Kingdom, pursuant to Section 211.9(f) of Regulation K	Newspaper: Federal Register:	Not applicable Not applicable
NORTH VALLEY BANK	* Branch	North Valley Bank, Zanesville, OH to establish a branch at 3636 Maple Avenue, Zanesville, OH.	Newspaper: Federal Register:	08/06/2012 Not applicable

**District: 4**

**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	

---

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
RISING SUN BANCORP	CIC	Zahid Aslam, Elkton, Maryland; Michael Khatiwala, Voorhees, New Jersey; Michael Knapp, Lincoln University, Pennsylvania; Nalin Patel and Arpan Patel, both of Newtown, Pennsylvania; and Raj Parikh, Monroe, New Jersey, as a group acting in concert acquire in aggregate 28% of the outstanding common stock of Rising Sun Bancorp, Rising Sun, Maryland, through the transfer of shares currently owned by these individuals through NB Sun Investment LLC.	Newspaper:	07/30/2012
			Federal Register:	08/02/2012
WASHINGTONFIRST BANKSHARES, INC.	* 3A5	WashingtonFirst Bankshares, Inc., Reston, Virginia, to acquire 100% of the voting securities of Alliance Bankshares, Inc., Chantilly, Virginia, and thereby indirectly acquire Alliance Bank Corporation, Fairfax, Virginia.	Newspaper:	Not available
			Federal Register:	Not available





**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST CHATSWORTH BANKSHARES, INC.	CIC	After-the-fact change in control notice filed by John Hinton Waters, Madalyn Kathlene Waters, Michael Thomas Waters, John Andrew Waters, Michael Jason Waters, Brittaney Laine McConkey, Charles Hilton Richards, Jr., Ted Rembert Townsend, all of Chatsworth, Georgia, and Jodi Waters Matter, Marietta, Georgia, to collectively retain 54.75 percent of the outstanding shares of First Chatsworth Bankshares, Inc., and its subsidiary, First National Community Bank, both of Chatsworth, Georgia.	Newspaper: Federal Register:	08/03/2012 07/25/2012
OPTIMUMBANK HOLDINGS, INC.	CIC	Prior change in control notice filed by Moisha Gubin, Hillside, Illinois, to acquire approximately 19.78 percent of the outstanding shares of voting securities of OptimumBank Holdings, Inc., Ft. Lauderdale, Florida, and its subsidiary, OptimumBank, Plantation, Florida. Total pro forma ownership will equal 25.80 percent.	Newspaper: Federal Register:	Not available Not available

**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$200,000 more of additional shares and increase its ownership up to 50.01 percent of Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available Not available
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
LAPORTE SAVINGS BANK, MHC	* MHC Conversion * SLHC Formation	LaPorte Savings Bank, MHC, La Porte, Indiana, a mutual holding company, proposes to convert to stock form and merge with LaPorte Bancorp, Inc., an existing savings and loan holding company. The existing LaPorte Bancorp, Inc., will merge with a new company, also called LaPorte Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of The LaPorte Savings Bank, all of La Porte, Indiana.	Newspaper: Federal Register:	Not available 07/20/2012

\* Subject to the provisions of the Community Reinvestment Act

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
913838	EAST DUBUQUE SVG BK, DUBUQUE, IOWA	02/27/2012	07/03/2012	S	Small Bank
566243	GLENWOOD ST BK, GLENWOOD, IOWA	01/17/2012	07/03/2012	S	Small Bank
180845	ILLINI ST BK, OGLESBY, ILLINOIS	09/12/2011	07/04/2012	S	Small Bank
3351440	MAIN ST BK, BINGHAM FARMS, MICHIGAN	11/28/2011	06/13/2012	S	Small Bank
2360904	PACIFIC GLOBAL BK, CHICAGO, ILLINOIS	02/06/2012	07/04/2012	S	Small Bank
451246	WAYNE B&TC, CAMBRIDGE CITY, INDIANA	03/12/2012	07/18/2012	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 July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF FAYETTE COUNTY, THE	* 18C * Branch	The Bank of Fayette County, Piperton, Tennessee, (formerly Moscow, Tennessee) to purchase certain assets and assume certain liabilities of the Whiteville, Tennessee branch location of Merchants & Planters Bank, Bolivar, Tennessee, and to retain the acquired facility as a branch.	Newspaper:	08/06/2012
			Federal Register:	Not applicable



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SECURITY STATE BANK HOLDING COMPANY	CIC	Notice by Thomas Watson, Grand Forks, North Dakota, and Toby Kommer, Fargo, North Dakota, as individuals and as trustees of the Bank Forward Employee Stock Ownership Plan, Hannaford, North Dakota ("ESOP"), to retain and acquire control of Security State Bank Holding Company, Fargo, North Dakota ("Company"), and thereby indirectly retain and acquire control of Bank Forward, Hannaford, North Dakota ("Bank"). Additionally, notice by Thomas Watson, Toby Kommer, and ESOP as a group acting in concert to retain and acquire control of Company and thereby indirectly retain and acquire control of Bank.	Newspaper: Federal Register:	07/22/2012 07/16/2012



**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
259956	STATE SVG BK OF MANISTIQUE, MANISTIQUE, MICHIGAN	03/27/2012	07/09/2012	S	Small Bank

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 July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>		
EQUITY BANCSHARES, INC.	* 3A3	Equity Bancshares, Inc., Wichita, Kansas, to acquire, through its subsidiary EBI Acquisition IV, Inc., Wichita, Kansas, 100 percent of the voting shares of First Community Bancshares, Inc., Overland Park, Kansas, parent of First Community Bank, Lee's Summit, Missouri. Immediately thereafter, EBI Acquisition IV, Inc., Wichita, Kansas, will merge into First Community Bancshares, Inc., Overland Park, Kansas. Equity Bank, Andover, Kansas, to merge with First Community Bank, Lee's Summit, Missouri, and incident thereto, to establish 16 branches: Sweet Springs, Windsor, Warrensburg North, Warrensburg South, Sedalia, Clinton, Warsaw Truman Hills, Warsaw Downtown, Knob Noster, Lee's Summit West, Lee's Summit, Higginsville Highway, Higginsville Downtown, Overland Park, Desoto, and Kansas City Tuileries.	Newspaper:	08/17/2012	
	* 3A1		Federal Register:	Not available	
	* 18C				
	* Branch				
EQUITY BANK	* 18C	Equity Bank, Andover, Kansas, to merge with Signature Bank, Haddam, Kansas, and incident thereto, to establish a branch.	Newspaper:	Not available	
	* Branch		Federal Register:	Not applicable	
HIGH PLAINS BANKING GROUP, INC.	CIC	Notice by High Plains Banking Group, Inc. KSOP, Flagler, Colorado; Thomas Creighton, Jr., Denver, Colorado, individually and as trustee of High Plains Banking Group, Inc. KSOP; Lucy Loomis, Denver, Colorado; John and Johnita Creighton, Longmont, Colorado; Virginia Newton, Snowmass, Colorado; Ann Creighton, Sammamish, Washington; and Lavina Creighton, Atwood, Kansas, all to become members of the Creighton Family Group, to acquire control of High Plains Banking Group, Inc., parent of High Plains Bank, both in Flagler, Colorado. High Plains Banking Group, Inc., Flagler, Colorado, to redeem 19.4 percent of its outstanding common stock.	Newspaper:	Not available	
			Federal Register:	07/30/2012	
MAIN BANC, INC.	* 3A3	Main Banc, Inc., to acquire 100 percent of the voting shares of Bank 1st Financial Corporation, parent of Bank 1st, all of Albuquerque, New Mexico.	Newspaper:	Not available	
			Federal Register:	Not available	
SSB HOLDINGS, INC.	CIC	Notice by W.M. Ferguson Testamentary Trust, and Martin J. Peck, individually and as trustee, to acquire control of SSB Holdings, Inc., parent of Security State Bank, both in Wellington, Kansas. In addition, Anna Shelden, LayFayette, Indiana; William M. Ferguson III, Cambridge, Kansas; and Joan F. Peck, Modesto, California; to become members of the Ferguson Family Group acting in concert.	Newspaper:	Not available	
			Federal Register:	Not available	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TRI-COUNTY FINANCIAL CORPORATION	* 3A1	Tri-County Financial Corporation, to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of The Bank of Commerce and Trust Company, both in Wellington, Kansas.	Newspaper:	08/10/2012
			Federal Register:	08/24/2012

**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
979151	AUBURN ST BK, AUBURN, NEBRASKA	04/09/2012	07/05/2012	S	Small Bank
967952	WEST PLAINS BK, AINSWORTH, NEBRASKA	04/16/2012	07/20/2012	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 July 28, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 34% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	Not available 08/17/2012
FVNB CORP.	* 3A3	FVNB Corp., MOW/RPW II, Ltd., and MOW/RPW Holdings II, LLC, all of Victoria, Texas, to acquire 100 percent of First State Bank, New Braunfels, Texas.	Newspaper: Federal Register:	07/22/2012 07/20/2012
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Community Group, Inc., and indirectly acquire United Community Bank, National Association, both of Highland Village, Texas.	Newspaper: Federal Register:	Not available 08/24/2012

**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	

---

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACTRUST BANCORP, INC.	* 3A5	First PacTrust Bancorp, Inc., Irvine, California, to merge with Gateway Bancorp, Santa Ana, California, with First PacTrust Bancorp, Inc., surviving and thereby indirectly acquire Gateway Business Bank, Cerritos, California.	Newspaper:	Not available
			Federal Register:	07/26/2012

**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