
Federal Reserve Release



H.2

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

No. 48

Week Ending December 1, 2012

Forms

Forms -- final Board review to extend without revision the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12) and the Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A).

- Approved, November 27, 2012

Regulations and Policies

Bank Secrecy Act Rules -- publication for comment of interagency amendments to the definitions of "funds transfer" and "transmittal of funds" in the regulations implementing the Bank Secrecy Act.

- Approved, October 18, 2012

(A/C)

Enforcement

Johnson Financial Group, Inc., Racine, Wisconsin, and Johnson Bank -- written agreement dated May 10, 2011, terminated November 26, 2012.

- Announced, November 29, 2012

H.2 Actions under delegated authority

November 25, 2012 to December 1, 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

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 14624 North Scottsdale Road, Scottsdale, Arizona.

- Approved, November 26, 2012

Bank Holding Companies

Kansas City

American State Bancshares, Inc., Great Bend, Kansas -- to acquire Holcomb Bancshares, Inc., Holcomb, and its subsidiary, First National Bank of Holcomb.

- Approved, November 27, 2012

Secretary

Bank of the Ozarks Inc., Little Rock, Arkansas -- to acquire Genala Banc, Inc., Geneva, Alabama, and its subsidiary, The Citizens Bank.

- Approved, November 29, 2012

Minneapolis

Cattail Bancshares, Inc., Atwater, Minnesota -- to acquire Citizens State Bank of Waverly (Incorporated), Waverly.

- Approved, November 27, 2012

Minneapolis

Centra Ventures, Inc., Foley, Minnesota -- to acquire Richmond Bank Holding Co., Richmond, and its subsidiary, State Bank of Richmond.

- Approved, November 29, 2012

Bank Holding Companies

Dallas

Circle I Bank Group, Inc., Amarillo, Texas -- to become a bank holding company by acquiring Western Bancshares, Inc., Coahoma, and its subsidiary, Western Bank.

- Approved, November 28, 2012

Atlanta

EdBancorp, Inc., Knoxville, Tennessee, and Educational Services of America, Inc. -- to merge with SouthEast Bancshares, Inc., Athens, and its subsidiary, SouthEast Bank & Trust.

- Approved, November 29, 2012

Atlanta

First Green Bancorp, Inc., Mount Dora, Florida -- to become a bank holding company by acquiring First Green Bank, Mount Dora.

- Approved, November 26, 2012

Minneapolis

Forstrom Bancorporation, Inc., Clara City, Minnesota -- to acquire Murdock Bancor, Inc., Mendota Heights, and its subsidiary, First State Bank of Murdock, Murdock.

- Approved, November 29, 2012

Atlanta

Franklin County UNITED Bancshares, Inc., Decherd, Tennessee -- to become a bank holding company by acquiring Franklin County UNITED Bank, Decherd.

- Approved, November 30, 2012

Bank Holding Companies

Minneapolis

Independent Bancshares, Inc., Clarkfield, Minnesota -- to acquire Security State Bank of Fergus Falls, Fergus Falls.

- Approved, November 30, 2012

St. Louis

Lima Bancshares, Inc., Lima, Illinois -- to engage in lending activities.

- Approved, November 29, 2012

Atlanta

MidSouth Bancorp, Inc., Lafayette, Louisiana -- to merge with PSB Financial Corporation, Many, and its subsidiary, The Peoples State Bank.

- Approved, November 26, 2012

Boston

New Hampshire Thrift Bancshares, Inc., Newport, New Hampshire -- waiver of application to acquire The Nashua Bank, Nashua, in connection with its merger with and into New Hampshire Thrift's subsidiary, Lake Sunapee Bank, fsb, Newport.

- Granted, November 26, 2012

New York

Oriental Financial Group Inc., San Juan, Puerto Rico -- to acquire BBVAPR Holding Corporation, San Juan, and its subsidiary, Banco Bilbao Vizcaya Argentaria Puerto Rico.

- Approved, November 30, 2012

Bank Holding Companies

San Francisco

Pacific Premier Bancorp, Inc., Costa Mesa, California -- waiver of application to acquire First Associations Bank, Dallas, Texas, in connection with the merger of First Associations with and into Pacific Premier Bancorp's subsidiary, Pacific Premier Bank, Costa Mesa.

- Granted, November 26, 2012

Chicago

Pontiac Bancorp, Inc., Pontiac, Illinois -- waiver of application to acquire Bluestem Financial Corp., Fairbury, in connection with the merger of their respective subsidiaries, Bank of Pontiac, Pontiac, and Bluestem National Bank, Fairbury.

- Granted, November 30, 2012

New York

Westpac Banking Corporation, Sydney, Australia -- to engage de novo through Westpac Capital Markets LLC, New York, New York, in securities brokerage activities and riskless-principal transactions.

- Approved, November 27, 2012

Bank Mergers

Chicago

Bank of Pontiac, Pontiac, Illinois -- to merge with Bluestem National Bank, Fairbury.

- Approved, November 26, 2012

San Francisco

Pacific Premier Bank, Costa Mesa, California -- to acquire the assets and assume the liabilities of First Associations Bank, Dallas, Texas.

- Approved, November 26, 2012

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to increase its investment in bank premises.

- Approved, November 30, 2012

Change in Bank Control

St. Louis

American Founders Bancorp, Inc., Lexington, Kentucky -- change in bank control of American Founders Bancorp and its subsidiary, American Founders Bank, Inc., Lexington.

- Permitted, November 30, 2012

Minneapolis

First LeRoy BanCorporation, Inc., Le Roy, Minnesota -- change in bank control of First LeRoy BanCorporation and its subsidiary, First State Bank Minnesota, Le Roy.

- Permitted, November 30, 2012

Minneapolis

M & H Financial Services, Inc., Miller, South Dakota -- change in bank control of M & H Financial Services and its subsidiary, Quoin Financial Bank, Miller.

- Permitted, November 28, 2012

Chicago

Ontario Bancorporation, Inc., Ontario, Wisconsin -- to retain control of Ontario Bancorporation and its subsidiary, Bank of Ontario, Ontario.

- Permitted, November 30, 2012

Change in Bank Control

Minneapolis

Palmer Bancshares, Inc., Kasson, Minnesota -- change in bank control of Palmer Bancshares and its subsidiary, Kasson State Bank, Kasson.

- Permitted, November 29, 2012

Cleveland

Tonti Financial Corporation, Columbus, Ohio -- change in bank control of Tonti Financial and its subsidiary, First Bank of Ohio, Tiffin.

- Permitted, November 29, 2012

Extensions of Time

New York

Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to March 24, 2013, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Granted, November 28, 2012

Financial Holding Companies

Philadelphia

NorthEast Community Bancorp, MHC, White Plains, New York, and NorthEast Community Bancorp, Inc. -- election to be treated as financial holding companies.

- Effective, November 29, 2012

Membership

St. Louis

BankFirst Financial Services, Macon, Mississippi -- to become a member of the Federal Reserve System.

- Approved, November 28, 2012

Kansas City

First National Bank, Midwest City, Oklahoma -- to retain its membership in the Federal Reserve System on conversion to a state-chartered bank to be known as FNB Community Bank.

- Approved, November 27, 2012

Dallas

The Mason National Bank, Mason, Texas -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, November 30, 2012

Boston

Stoughton Co-operative Bank, Stoughton, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, November 29, 2012

Dallas

Veritex Community Bank, National Association, Dallas, Texas -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, November 26, 2012

Membership

Kansas City

Wyoming National Bank, Riverton, Wyoming -- to retain its membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, November 27, 2012

Savings and Loan Holding Companies

Cleveland

First Federal of Hazard Mutual Holding Company, Hazard, Kentucky; Kentucky First Federal Bancorp; and Frankfort First Bancorp, Inc., Frankfort -- (1) to acquire CKF Bancorp, Inc., Danville, and its subsidiary, Central Kentucky Federal Savings Bank, and (2) for Kentucky First Federal Bancorp (a subsidiary of First Federal of Hazard Mutual Company) to issue minority stock in connection with the acquisition of CKF Bancorp.

- Approved, November 29, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW HAMPSHIRE MUTUAL BANCORP	* 3A1	New Hampshire Mutual Bancorp, Manchester, New Hampshire to become a mutual holding company through the acquisition of Meredith Village Savings Bank, Meredith, New Hampshire, pursuant to section 3(a)(1) of the BHC Act.	Newspaper:	11/22/2012
			Federal Register:	12/14/2012
NEW HAMPSHIRE MUTUAL BANCORP	* 3A3	New Hampshire Mutual Bancorp, Manchester, New Hampshire, to acquire Merrimack Bancorp, MHC, Concord, New Hampshire, and its subsidiary bank, Merrimack County Savings Bank, Concord, New Hampshire, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act.	Newspaper:	11/22/2012
	* 3A5		Federal Register:	12/14/2012

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 December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice to make payments from J.P. Morgan International Finance Limited, Newark, Delaware to its non-cash-settling subsidiaries pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
RBC INVESTOR SERVICES BANK S.A.	FBSEA	RBC Investor Services Bank S.A., Esch-sur-Alzette, Luxembourg, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.4(a) (1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE CENTRALE POPULAIRE	FBSEA	Banque Centrale Populaire, Casablanca, Morocco, to establish a representative office in Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
SCCB FINANCIAL CORPORATION	CIC	Mr. Paul Jerome Mitchell, Columbia, South Carolina, to acquire up to 43.43% of the outstanding voting shares of SCCB Financial Corporation, Coulmbia, South Carolina	Newspaper: Federal Register:	Not available Not available

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.

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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 December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Elkader, Iowa, to merge with Farmers Savings Bank, Walford, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 345 Highway 151, Walford, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Illinois, as trustees of John F. Texter and Tracy I. Texter Trust; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	Not available 12/18/2012
FIRST NATIONAL BANK OF WEST UNION, THE	Member	First National Bank, (T/B/K as Bank 1st), West Union, Iowa, to retain membership in the Federal Reserve System on conversion from a national chartered bank to a state chartered bank.	Newspaper: Federal Register:	Not applicable Not applicable
GUTHRIE COUNTY BANCSHARES, INC.	CIC	Notice by Roger D. Underwood, individually and acting in concert with Michael L. Underwood, both of Guthrie Center, Iowa, to gain control of Guthrie County Bancshares, Inc., Guthrie Center, Iowa and thereby Guthrie County State Bank, Panora, Iowa.	Newspaper: Federal Register:	Not available 12/04/2012
HORIZON BANCORP	CIC	Notice of Change in Control by Horizon Bancorp Employee Stock Ownership Plan to acquire 10 percent or more of the outstanding voting shares of Horizon Bancorp, and thereby indirectly acquire additional shares of Horizon Bank, National Association, all of Michigan City, Indiana.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSELLES BANCORPORATION, INC.	CIC	Notice by the group consisting of: JPMorgan Chase Bank, N.A., Naperville, Illinois as Trustee of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Charles M. Shea, Wilmette, Illinois, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Molly Boed, Wassenaar, Netherlands, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., and thereby retain indirect control Marseilles Bank, both of Marseilles, Illinois.	Newspaper: Federal Register:	Not available 11/20/2012
STANDARD BANCSHARES, INC.	CIC	Trident SBI Holdings, LLC; Trident V, L.P.; Trident V Parallel Fund, L.P.; Trident V Professionals Fund, L.P.; Trident Capital V, L.P.; Trident Capital V-PF, L.P.; Stone Point GP Ltd; CD Trident V, LLC; and Charles A. Davis, all of Greenwich, Connecticut, as a group acting in concert, to acquire control of Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire control of Standard Bank and Trust Company, Hickory Hills, Illinois.	Newspaper: Federal Register:	Not available Not available
TALMER BANCORP INC.	* 4c8	Talmer Bancorp, Inc., Troy, Michigan, requests approval to acquire First Place Bank, Warren, Ohio, a savings Association.	Newspaper: Federal Register:	12/01/2012 11/30/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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:

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELiance BANCSHARES, INC.	CIC	Notice by Thomas H. Brouster, Sr., St. Louis, Missouri, acting individually, and in concert with a control group, to gain control of Reliance Bancshares, Inc., Des Peres, Missouri. The control group consists of Mr. Brouster, Thomas H. Brouster Trust TTE, Thomas H. Brouster Family Trust and Meredith E. Brouster Trust, Brouster & Associates, LLC, Thomas H. Brouster Consulting Pension Trust, and Thomas H. Brouster Consulting Pension Trust II, all of St. Louis, Missouri; and Gaines S. Dittrich Self Directed IRA, Gaines S. Dittrich, Trustee of The Gaines S. Dittrich Revocable Trust dated May 6, 1997, as amended, and Dittrich & Associates, all of Rogers, Arkansas; and Lawrence P. Keeley, Jr., St. Louis, Missouri; Robert M. Cox, Jr., Frontenac, Missouri; Dr. Richard M. Demko, Chesterfield, Missouri; Allan D. Ivie, IV and Allan D. Ivie, IV Self Directed IRA, both of St. Louis, Missouri; Scott A. Sachtleben, Belleville, Illinois; Robert K. Jakel Living Trust, Robert Jakel Trustee, Highland, Illinois; Eric K. Jakel as trustee of the Eric K. Jakel Living Trust u/a dated 6/6/85, Highland, Illinois; Sterling K. Jakel Living Trust dated 5/3/85, Sterling Jakel Trustee, Naples, Florida; Otto K. Jakel Living Trust dated 11/26/91, Otto K. Jakel Trustee, Clarmont, Georgia; Gordon Jakel, Scottsdale, Arizona; John W. Bradley Revocable Living Trust dated 2/19/92 and John B. Bradley Revocable Living Trust dated 12/12/07, John Bradley, Trustee, Kirkwood, Missouri; Ned Stanley, Ladue, Missouri; and David Sindelar, St. Louis, Missouri.	Newspaper:	Not available
			Federal Register:	12/18/2012
SCOTTRADE FINANCIAL SERVICES, INC.	* SLHC Acquisition	Scottrade Financial Services, Inc., Town and Country, Missouri, to acquire 100 percent of Bunker Hill Bancorp, Inc., St. Louis, Missouri, and thereby indirectly acquire Boulevard Bank, Neosho, Missouri.	Newspaper:	12/23/2012
			Federal Register:	12/27/2012

* Subject to the provisions of the Community Reinvestment Act

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.

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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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEULAH BANCORPORATION, INC.	CIC	Notice of Change in Control by the Philip G. Amundson 2012 Irrevocable Grantor Trust, Sioux Falls, South Dakota, Matt Amundson, Trustee, Hendricks, Minnesota, Angie Mixner, Trustee, Sioux Falls, South Dakota, and Blair Folkens, Trustee, Brandson, South Dakota, to acquire 25 percent or more of the shares of Beulah Bancorporation, Inc., Sioux Falls, South Dakota, and thereby indirectly acquire control of First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa. In addition, Philip G. Amundson 2012 Irrevocable Grantor Trust and its trustees, propose to join the Amundson Family group, which controls Beulah Bancorporation, Sioux Falls, South Dakota, and thereby indirectly controls, First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa.	Newspaper: Federal Register:	Not available 11/15/2012
MILLER FAMILY 2012 TRUST U/A DATED DECEMBER 21, 2012, THE	* SLHC Formation	The Miller Family 2012 Trust U/A Dated December 21, 2012, St. Cloud, Minnesota, to become a savings and loan holding company through the acquisition of 31.14% of the voting shares of Liberty Financial Services of St. Cloud, Inc., St. Cloud, Minnesota, a unitary savings and loan holding company that owns 100% of the voting shares of Liberty Savings Bank, FSB, St. Cloud, Minnesota.	Newspaper: Federal Register:	12/10/2012 12/10/2012
PLATO HOLDINGS, INC.	CIC	Change in Control notice by Stephen Wellington, Jr., Saint Paul, Minnesota, to acquire 10 percent or more of the shares of Plato Holdings, Inc., Saint Paul, Minnesota, and thereby indirectly gain control of Drake Bank, Saint Paul, Minnesota. This proposal is related to the proposed redemption of subordinated debt issued by Plato Holdings under the TARP CPP.	Newspaper: Federal Register:	Not available 12/17/2012

* 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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 1, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOPE BANCSHARES, INC.	* 3A5	Hope Bancshares, Inc., Hope, Kansas, to acquire 100 percent of the voting shares of ABM Holding Company, parent of The Citizens State Bank, both in Miltonvale, Kansas.	Newspaper: Federal Register:	12/19/2012 11/20/2012
INTERBANK	* 18C	InterBank, Oklahoma City, Oklahoma, to merge with Town and Country Bank, Stephenville, Texas, and incident thereto, to establish branches in Stephenville (2), Glen Rose, Granbury, Bluff Dale, and Aledo, all in Texas.	Newspaper: Federal Register:	12/24/2012 Not applicable
KCB BANK	* Branch	KCB Bank, Kearney, Missouri, to establish a branch at 110 S. Stewart Road, Liberty, Missouri.	Newspaper: Federal Register:	Not available 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	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 1, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK	* 18C * Branch	American State Bank, Arp, Texas, to acquire by merger East Texas National Bank of Palestine, Palestine, Texas; to establish branches at 207 West Spring Street, Palestine, Texas 75801; 1718 11th Street, Huntsville, Texas 77340; and 101 North McKinney Street, Mexia, Texas 76667; and for consent to exercise trust powers pursuant to 12 C.F.R. Section 208.3(d)(2).	Newspaper: Federal Register:	Not available Not applicable
QUANAH FINANCIAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Quanah Financial Corporation Employee Stock Ownership Plan, Quanah, Texas, to retain 32.73 percent of Quanah Financial Corporation, Quanah, Texas, and indirectly First Capital Bank, Quanah, Texas.	Newspaper: Federal Register:	Not available 12/19/2012

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.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NORTHWEST BANCORP	* 3A1	First Northwest Bancorp, Port Angeles, Washington, to become a bank holding company upon the conversion of First Federal Savings and Loan Association of Port Angeles, Port Angeles, Washington, from a mutual to stock savings bank.	Newspaper: Federal Register:	Not available Not available
FNB BANCORP	CIC	Notice by Thomas Galt Atwood, Glen Ellen, California, and Cypress Abbey Company, Colma, California, to retain 10 percent or more of the outstanding shares of capital stock of FNB Bancorp, and thereby indirectly retain 10 percent or more of the voting shares of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available 10/30/2012
MALAGA FINANCIAL CORPORATION	CIC	Notice of Change in Control by Barbara Marie Kershaw, Newport Beach, California, to retain her controlling interest of approximately 17.1% of the voting common stock of Malaga Financial Corporation and thereby indirectly Malaga Bank, FSB, both of Palos Verdes Estates, California.	Newspaper: Federal Register:	Not available 11/21/2012
RBB BANCORP	CIC	Interagency Notice of Change in Control by Dr. Ruey Chry Kao, Je Tsu Kao, Daniel J. Kao & Linda Lee Kao, Christina Koa, Min-Hwan Kao & Yu-Fan C. Kao and related family members all of Las Vegas, Nevada, to acquire 10 percent or more of the voting shares of RBB Bancorp, and thereby indirectly acquire voting shares of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available Not available
RBB BANCORP	CIC	Interagency Notice of Change in Control by Louis C. Chang, Su Cheng C. Chang, Peter Chang, Ellen Chang, and related family members all of Los Alamitos, California, to retain 10 percent or more of the voting shares of RBB Bancorp and thereby indirectly retain 10 percent or more of the voting shares of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 1, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
RBB BANCORP	CIC	Interagency Notice of Change in Control by Yee Phong (Alan) Thian & Fen Fen Thian, Min Yaw Thian, Min Tat Thian Gim Tie Kheng, Jennifer Wei Lim Kheng, Lawrence SK Law & Fui Ming (Catherine) Thian,, Jor Teck Law, Jor Leong Law, Yee Chin Thian, Min Yang Thian, Min Jie Thian, Ko-Yen Luin, Sandra May Lin, James P Lin, Po Chi Lin, United Overseas Investment Inc., Superfine Equity UIncorporation, Desert Classic Mobile Home Park, LLC, related Thian family members and related Lin family members, all of Arcadia, California, to retain 10 percent or more of the voting shares of RBB Bancorp and thereby indirectly retain 10 percent or more of the voting shares of Royal Business Bank, both of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	Not available

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
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* Subject to the provisions of the Community Reinvestment Act