
Federal Reserve Release



H.2

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

No. 4

Week Ending January 26, 2013

Bank Holding Companies

Trustmark Corporation, Jackson, Mississippi -- to merge with BancTrust Financial Group, Inc., Mobile, Alabama, and to acquire its subsidiary, BankTrust (FRB Order No. 2013-1).

- Approved, January 24, 2013

Forms

Forms -- initial Board review to extend with revision the Senior Credit Officer Opinion Survey on Dealer Financing Terms (FR 2034).

- Proposed, January 23, 2013

Forms -- final Board review to extend without revision the disclosure and reporting requirements of CRA-Related Agreements (Reg G) and disclosure requirements of Subpart H of Regulation H (Consumer Protections in Sales of Insurance) (Reg H-7).

- Approved, January 24, 2013

Enforcement

Farmers and Merchants Bancshares, Inc., Burlington, Iowa -- written agreement dated February 28, 2011, terminated January 18, 2013.

- Announced, January 24, 2013

Flathead Holding Company of Bigfork, Bigfork, Montana -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, January 22, 2013

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**

Richmond

StellarOne Bank, Christiansburg, Virginia -- to establish a branch at 9605 Gayton Road, Richmond.

- Approved, January 24, 2013

Kansas City

The Valley State Bank, Syracuse, Kansas -- to establish a branch at 511 North Campus Drive, Garden City.

- Approved, January 23, 2013

Bank Holding Companies

Kansas City

BBIG Holdings, LLC, Lincoln, Nebraska -- to become a bank holding company by acquiring shares of Hilltop Bancshares, Inc., Bennington, and its subsidiary, Bank of Bennington.

- Approved, January 24, 2013

New York

Flushing Financial Corporation, Flushing, New York -- to become a bank holding company upon the merger of Flushing Savings Bank, FSB, Flushing, with and into Flushing Commercial Bank (to be known as Flushing Bank), North New Hyde Park.

- Approved, January 22, 2013

Bank Holding Companies

San Francisco

Pacific Continental Corporation, Eugene, Oregon -- waiver of application to indirectly acquire Century Bank, Eugene, in connection with its merger with and into Pacific's subsidiary, Pacific Continental Bank.

- Granted, January 23, 2013

Banks, Foreign

Director, BS&R

Itau BBA International Limited, London, United Kingdom, and Itau Investment LLC, Wilmington, Delaware -- to indirectly acquire control of Banco Itau Europa International, Miami, Florida.

- Approved, January 25, 2013

Change in Bank Control

Atlanta

BSA Financial Services, Inc., St. Augustine, Florida -- change in bank control of BSA Financial Services and its subsidiary, Bank of St. Augustine, St. Augustine.

- Permitted, January 24, 2013

St. Louis

First of Murphysboro Corp., Murphysboro, Illinois -- change in bank control of First of Murphysboro Corp. and its subsidiary, The First Bank and Trust Company of Murphysboro, Murphysboro.

- Permitted, January 22, 2013

Change in Bank Control

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- change in bank control of Mid-Missouri Bancshares and its subsidiary, Mid-Missouri Bank, Springfield.

- Permitted, January 24, 2013

Minneapolis

Neisen Bancshares, Inc., Watkins, Minnesota -- to retain control of Neisen Bancshares and its subsidiary, Farmers State Bank of Watkins, Watkins.

- Permitted, January 23, 2013

Extensions of Time

Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- extension of time to divest certain merchant banking investments.

- Granted, January 25, 2013

Chicago

Town and Country Bank, Springfield, Illinois -- extension to March 15, 2013, to purchase the assets and assume liabilities of Logan County Bank, Lincoln, and thereby establish branches.

- Granted, January 24, 2013

Financial Holding Companies

Cleveland

Cortland Bancorp, Cortland, Ohio -- election to become a financial holding company.

- Effective, January 23, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
Wakefield Bancorp, MHC	* 3A1	Application by Wakefield Bancorp, MHC, Wakefield, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Wakefield Bancorp, Inc., Wakefield, Massachusetts, through its acquisition of 100% of the shares of The Savings Bank, Wakefield, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

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 January 26, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	02/09/2013 02/11/2013
COMMONWEALTH BANK OF AUSTRALIA	FBSEA	Commonwealth Bank of Australia, Sydney, Australia, to establish representative office in Houston, Texas, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(2)(i)(B)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
INVESTORS BANCORP, INC.	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire Roma Financial MHC, Roma Financial Corporation, Roma Bank, all of Robbinsville, New Jersey and RomAsia Bank, Monmouth Junction, New Jersey.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 26, 2013

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 January 26, 2013

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	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 26, 2013

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
BAY-VANGUARD, MHC	* SLHC Acquisition	Bay-Vanguard, MHC and BV Financial, Inc, both of Sparrow Point, Maryland, to acquire Vigilant Federal Savings Bank, Essex, Maryland.	Newspaper: Federal Register:	02/18/2013 02/22/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
4830 ACQUISITION COMPANY, LLC	* 3A1	4830 Acquisition Company, LLC, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Commerce Bank, National Association, both of Tampa, Florida.	Newspaper:	02/18/2013
			Federal Register:	02/19/2013

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.

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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 January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMALGAMATED INVESTMENTS COMPANY	CIC	The group consisting of the Robert M. Wrobel Trust, Mr. Robert Wrobel, Glencoe, Illinois, as Trustee; the Debra Wrobel Trust, Debra Wrobel, Glencoe, Illinois, as Trustee; three related Wrobel Family Trusts, Debra Wrobel, Glencoe, Illinois, as Trustee; and Dr. Jack Havdala, Jonesboro, Arkansas; propose to acquire above 25 percent of the shares of Amalgamated Investments Company, Chicago, Illinois and thereby indirectly acquire control of Amalgamated Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	01/20/2013 01/31/2013
BAYLAKE CORP.	4c8	Baylake Corporation, Sturgeon Bay, Wisconsin, formed a single-member limited liability company subsidiary named Admiral Asset Management, LLC, Greenbay, Wisconsin. It will be conducting traditional registered investment advisory services through its registered investment adviser representatives. These services will be provided to customers of Baylake Bank, Sturgeon Bay, Wisconsin.	Newspaper: Federal Register:	Not applicable Not available
BLACKHAWK BANCORP, INC.	CIC	Notice by Blackhawk Bancorp, Inc., Beloit, Wisconsin, to acknowledge Kevin J. Hendricks and Kendra Hendricks, of Janesville, Wisconsin, have applied to retain, as part of a family group including Diane M. Hendricks, 25 percent or more of the shares of Blackhawk Bancorp, Inc., Beloit, Wisconsin, and thereby control of Blackhawk Bank, Beloit, Wisconsin.	Newspaper: Federal Register:	Not available Not available
BOSSHARD FINANCIAL GROUP, INC.	CIC	Sabina Bosshard, Homer, Minnesota, individually, and as co trustee of the Sabina Bosshard Irrevocable Trust ("Trust"), and Sabina Bosshard, together as a group acting in concert with Trust, the Lindsey Bosshard Trust, Jeff Gray, LaCrosse, Wisconsin, as co trustee of Trust and trustee of the Lindsey Bosshard Trust, Ross E. Parke, New York, New York, as independent trustee of Trust, Kurt Bosshard, Kapaa, Hawaii, John Bosshard III, McCarthy, Alaska, William Bosshard and Andrew Bosshard, both of La Crosse, Wisconsin, Carlista Bosshard, Madison, Wisconsin, Joseph Bosshard and Makenzie Bosshard, both of Boulder, Colorado, Nathan Bosshard-Blakely, Berkeley, California, Elizabeth Bosshard-Blakely, South Pasadena, California, Alexandra Bosshard, Sandy, Utah, and John Bosshard, Superior, Colorado, to retain control of 25 percent or more of the outstanding voting shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and thereby to indirectly retain control of Grand Marsh State Bank, Grand Marsh, Wisconsin, and Farmers State Bank of Hillsboro, Hillsboro, Wisconsin.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNBH BANCORP, INC.	CIC	Stanley Dickson, Jr., Gross Pointe Park, Michigan, as an individual, and the group consisting of Stanley Dickson, Jr., Gross Pointe Park, Michigan, Steven Dickson, Rancho Santa Fe, California, Kathryn J. Dickson, Howell, Michigan and Riddle Limited Partnership, Howell, Michigan ("Riddle LP"), propose to acquire control of FNBH Bancorp, Inc., Howell, Michigan ("FNBH"), and thereby indirectly control First National Bank in Howell, Howell, Michigan.	Newspaper: Federal Register:	Not available 01/31/2013
FORREST BANCSHARES, INC.	CIC	Palen Trust for Descendents and Edward Palen, as trustee of the Palen Trust for Descendents, both of Forrest, Illinois, individually, and together as a group acting in concert with the Palen Marital Trust, Forrest, Illinois, Edward Palen, Lorraine Palen, and Joseph Palen, all of Forrest, Illinois, individually and as co-trustees of the Palen Marital Trust, Elizabeth Dray and Judith Somers, both of Forrest, Illinois, Marie King, Piper City, Illinois, and Leona Pacheco, Springfield, Illinois, to retain control of 25 percent or more of the voting shares of Forrest Bancshares, Inc., Forrest, Illinois, and thereby to indirectly retain control of First State Bank of Forrest, Forrest, Illinois.	Newspaper: Federal Register:	Not available 02/07/2013
VAN BUREN BANCORPORATION	* 3A3	Van Buren Bancorporation, Inc., Keosauqua, Iowa, to acquire 100 percent of First Iowa State Bank, Albia, Iowa.	Newspaper: Federal Register:	02/07/2013 02/01/2013
WBSB BANCORP, MHC	* MHC Conversion	WBSB Bancorp, MHC proposes to convert to stock form and merge with and into WBSB Bancorp, Inc. (the "Bancorp"), an existing savings and loan holding company. Immediately after the merger, the Bancorp will merge with and into a new company called Westbury Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of Westbury Bank, a federal stock savings bank headquartered in West Bend, Wisconsin.	Newspaper: Federal Register:	Not available 12/18/2012

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND STATES BANK	* Branch	Midland States Bank, Effingham, Illinois, to establish a branch facility to be located at 1617 West Springfield Avenue, Champaign, Illinois.	Newspaper:	02/04/2013
			Federal Register:	Not applicable
MURPHY-WALL BANCORP, INC.	* 3A3	Murphy-Wall Bancorp, Inc., Pinckneyville, Illinois, to acquire 100 percent of Elkhart State Bank, Elkhart, Illinois.	Newspaper:	02/16/2013
			Federal Register:	02/22/2013

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 26, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE BANKSHARES, INC.	* 3A3	State Bankshares, Inc., Fargo, North Dakota, to acquire 100 percent of Business Bancorporation, Inc., Minnetonka, Minnesota, and thereby indirectly acquire The Business Bank, Minnetonka, Minnesota.	Newspaper: Federal Register:	Not available 02/21/2013
STERLING FINANCIAL GROUP, INC.	CIC	Thomas Winkels, individually and as trustee of six McNeilus Family Trusts, and Donna McNeilus, individually, all of Dodge Center, Minnesota, to acquire or retain control of 25 percent or more of the shares and thereby control of Sterling Financial Group, Inc., Rochester, Minnesota (SFG). SFG controls Sterling State Bank, Austin, Minnesota. In addition, Thomas Winkels; Myrlane Winkels, Dodge Center, Minnesota; Christopher Winkels, New Market, Minnesota; Sara Winkels, Dodge Center, Minnesota; and the six McNeilus Family Trusts, Dodge Center, Minnesota; comprise the Winkels and McNeilus Family Trust group, and Donna McNeilus; Justin McNeilus, Byron, Minnesota; Christina McNeilus, Dodge Center, Minnesota; and Kimberly McNeilus, Dodge Center, Minnesota; to join the McNeilus Family Shareholder group which both control 25% or more of the shares and thereby control SFG and indirectly control Sterling State Bank.	Newspaper: Federal Register:	Not available 02/05/2013
UNDERWOOD BANCSHARES, INC.	CIC	Retroactive change in control notice by Kellen M. Shebeck, Underwood, Minnesota, and Meegan S. Heidebrink, Adrian, Minnesota, each to retain 25 percent or more of the shares of Underwood Bancshares, Inc., Underwood, Minnesota, and thereby indirectly retain control of Farmers State Bank of Underwood, Underwood, Minnesota.	Newspaper: Federal Register:	Not available 02/11/2013

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	

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 26, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLE BANCSHARES, INC.	* 3A1	Eagle Bancshares, Inc., Eagle, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Eagle State Bank, Eagle, Nebraska.	Newspaper: Federal Register:	01/18/2013 02/22/2013
PALMER BANCSHARES, INC.	* 3A1	Palmer Bancshares, Inc., Palmer, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Palmer, Palmer, Kansas.	Newspaper: Federal Register:	02/19/2013 02/19/2013
SELKO BANCO, INC.	CIC	Notice submitted by Dalene M. Selko, to acquire control of Selko Banco, Inc., parent of Bank of Mead, all of Mead, Nebraska.	Newspaper: Federal Register:	02/06/2013 01/31/2013
WESTSTAR BANCORP	* 3A1	Weststar Bancorp, Albuquerque, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of Sunrise Bank of Albuquerque, Albuquerque, New Mexico.	Newspaper: Federal Register:	Not available 02/25/2013
WHITEWATER BANCSHARES, INC.	CIC	Notice submitted by the Donald L. Patry Revocable Trust, Newton, Kansas; Ellen M. Patry Revocable Trust, Newton, Kansas, and Ellen Patry, trustee, Newton, Kansas; Corey and Cynthia Patry, Wichita, Kansas; Brandon Patry, Valley Center, Kansas, and Katie Patry, Valley Center, Kansas, as a group acting in concert, to retain control of Whitewater Bancshares, Inc., parent of Bank of Whitewater, both in Whitewater, Kansas.	Newspaper: Federal Register:	Not available 01/25/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at 1200 McKinney Street, Houston, Texas 77010.	Newspaper:	Not available
			Federal Register:	Not applicable
STRATEGIC GROWTH BANK INCORPORATED	* 3A3 4c8	Strategic Growth Bank Incorporated and Strategic Growth Bancorp Incorporated, both of El Paso, Texas, to acquire 100 percent of the common stock of New Mexico Banquest Corporation, Santa Fe, New Mexico, through the merger of its wholly owned merger subsidiary NM Lobo Acquisition Corporation, a Delaware corporation, and indirectly acquire First National Bank of Santa Fe; First Santa Fe Advisors, LLC to engage in financial and investment activities; and First Santa Fe Insurance Services, Inc., to engage in insurance activities, all of Santa Fe, New Mexico.	Newspaper:	Not available
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANKING SYSTEM, INC.	* 3A5 4c8	Columbia Banking System, Inc., Tacoma, Washington, to merge with West Coast Bancorp, and thereby indirectly acquire its subsidiary bank, West Coast Bank, both Lake Oswego, Oregon, and to acquire Totten, Inc., WCB Mortgage Company, and West Coast Mortgage Co., all of Lake Oswego, Oregon, and West Coast Trust Company, Inc., Portland, Oregon.	Newspaper: Federal Register:	Not available 02/21/2013
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
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Thian Control Group, including Yee Phong (Alan) Thian, Fen Fen Thian, Min Yaw Thian, Min Tat Thian, and Gim Tie (Tony) Kheng, all of Arcadia, California; Fui Ming (Catherine) Thian, Lawrence S K Law, and Jor Leong Law all of Calabasas, California; Yee Chin (Victor) Thian of Glendale, California; Jennifer Wei Lim Kheng of San Francisco, California; Jor Teck Law of Beijing, China; Min Yang Thian of Kuala Lumpur, Malaysia; Min Jie Thian of New York, New York; United Overseas Investment, Inc. and Eastern Union, Inc., both of Sherman Oaks, California; and their related family members and interests, to retain 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly retain 10 percent or more of the voting stock 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 the Kao Control Group, including Dr. Ruey Chyr Kao, Je Tsu Kao, and James Kao, all of Las Vegas, Nevada; Dr. Min Hwan Kao and Yu Fan Kao of Leawood, Kansas; Daniel J. Kao and Linda Lee Kao of La Jolla, California; Christina Kao of Piscataway, New Jersey; and their related family members, to acquire 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly acquire 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 26, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Chang Control Group, including Louis C. Chang and Su-Cheng C. Chang, both of Palos Verdes Estates, California; Peter Ming Chang of Los Alamitos, California; and their related family members, to acquire 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly acquire 10 percent or more of the voting stock 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.

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