# **Federal Reserve Release**



*H.2* 

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

*No.* 5

Week Ending February 2, 2013

### Forms

Forms -- initial Board review to extend without revision the Written Security Program for State Member Banks (FR 4004), Funding and Liquidity Risk Management Guidance (FR 4198), Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (FR G-FIN), and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FINW); and to extend with revision the Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-5).

- Proposed, February 1, 2013

## Enforcement

Oregon Community Bank & Trust, Oregon, Wisconsin -- written agreement dated August 27, 2010, terminated January 29, 2013.

- Announced, January 31, 2013

Security Financial Services Corporation, Durard, Wisconsin, and Security Financial Bank -- written agreement dated September 14, 2009, terminated January 28, 2013.

- Announced, January 31, 2013

## H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

## Bank Branches, Domestic

#### Richmond

HomeTown Bank, Roanoke, Virginia -- to establish a branch at 50 Ponderosa Drive, Christiansburg.

- Approved, January 31, 2013

## **Bank Holding Companies**

#### Boston

1854 Bancorp, Cambridge, Massachusetts -- to become a mutual bank holding company by acquiring East Cambridge Savings Bank, Cambridge.

- Approved, January 29, 2013

#### **Boston**

Franklin Bancorp MHC, Franklin, New Hampshire -- to become a mutual bank holding company by acquiring Franklin Savings Bank, Franklin.

- Approved, January 28, 2013

#### **Dallas**

Quanah Financial Corporation Employee Stock Ownership Plan, Quanah, Texas -- to retain shares of Quanah Financial Corporation, Quanah, and indirectly First Capital Bank.

- Approved, January 28, 2013

## **Bank Premises**

New York

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

- Approved, January 29, 2013

## Banks, Foreign

Director, BS&R

NongHyup Bank, Seoul, Republic of Korea -- to establish a branch and a representative office in New York, New York.

- Approved, January 28, 2013

## Banks, State Member

## Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, January 31, 2013

## Change in Bank Control

## Kansas City

First Commercial Bancshares, Inc., Edmond, Oklahoma -- change in bank control of First Commercial Bancshares and its subsidiary, First Commercial Bank, Edmond.

- Permitted, January 31, 2013

### Chicago

Treynor Bancshares, Inc., Treynor, Iowa -- to retain control of Treynor Bancshares and its subsidiary, Treynor State Bank, Treynor.

- Permitted, January 31, 2013

## Change in Bank Control

#### Richmond

Virginia Heritage Bank, Vienna, Virginia -- change in bank control of Virginia Heritage Bank.

- Permitted, January 30, 2013

## **International Operations**

Director, BS&R

USB Americas Holdings Company, Minneapolis, Minnesota -- waiver of remainder of prior-notice period to invest in Collective Point of Sale Solutions, Ltd., Toronto, Canada.

- Granted, January 16, 2013 (A/C)

## Savings and Loan Holding Companies

General Counsel and Director, BS&R

Ameriprise Financial, Inc., Minneapolis, Minnesota -- to deregister as a savings and loan holding company.

- Approved, January 30, 2013

## Federal Reserve Bank of Boston

| Filer                 | Filing Type    | Filing Proposal  | End of Comment Period                        |   |
|-----------------------|----------------|--|--|---|
| WAKEFIELD BANCORP MHC | * 3A1<br>* 3A3 | 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) | End of Commen  Newspaper:  Federal Register: | Not available Not available Not available |
|                       |                | and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.   |  |   |

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **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

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of New York

| Filer                             | Filing Type | Filing Proposal  | End of Commen                   | t Period                        |
|-----------------------------------|-------------|--|---------------------------------|---------------------------------|
| COMMONWEALTH BANK OF<br>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:<br>Federal Register: | Not available<br>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 Corporation MHC, Roma Financial Corporation, both of Robbinsville, New Jersey, and their wholly-owned subsidiaries, Roma Bank, Robbinsville, New Jersey and RomAsia Bank, South Brunswick Township, New Jersey. | Newspaper:<br>Federal Register: | Not available 03/01/2013        |

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#### Federal Reserve Bank of New York

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## Federal Reserve Bank of Philadelphia

| Filer                     | Filing Type | Filing Proposal  | End of Commen                | t Period                 |
|---------------------------|-------------|--|------------------------------|--------------------------|
| PENNS WOODS BANCORP, INC. | * 3A5       | Penns Woods Bancorp, Inc., Williamsport, PA to acquire 100% of Luzerne National Bank Corporation, Luzerne, PA. | Newspaper: Federal Register: | 03/01/2013<br>02/28/2013 |

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#### Federal Reserve Bank of Philadelphia

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## Federal Reserve Bank of Cleveland

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Filer Filing Type Filing Proposal End of Comment Period

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#### Federal Reserve Bank of Cleveland

#### **Availability of CRA Public Evaluations**

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## Federal Reserve Bank of Richmond

| Filer                        | Filing Type       | Filing Proposal  | End of Commen                   | t Period                        |
|------------------------------|-------------------|--|---------------------------------|---------------------------------|
| BANQUE CENTRALE<br>POPULAIRE | FBSEA             | Banque Centrale Populaire, Casablanca,<br>Morocco, to establish a representative office in<br>Washington, D.C.   | Newspaper:<br>Federal Register: | Not available Not applicable    |
| JOHN MARSHALL BANK           | * Branch          | John Marshall Bank, Reston, Virginia, to establish a branch location at 700 S. Washington Street, Alexandria, Virginia.  | Newspaper:<br>Federal Register: | 02/13/2013<br>Not applicable    |
| STELLARONE BANK              | * 18C<br>* Branch | StellarOne Bank, Christiansburg, Virginia, to acquire certain assets and assume certain liabilities of the 11450 Robious Road branch of Village Bank, Midlothian, Virginia | Newspaper:<br>Federal Register: | Not available<br>Not applicable |

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#### Federal Reserve Bank of Richmond

#### **Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Quarter of

Institution Location

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## Federal Reserve Bank of Atlanta

| Filer             | Filing Type | Filing Proposal  | End of Comment Period           |                                 |
|-------------------|-------------|--|---------------------------------|---------------------------------|
| HOMEBANCORP, INC. | 4c8         | HomeBancorp, Inc., Tampa, Florida, to acquire Mortgage Investors Corporation, St.  Petersburg, Florida, and thereby engage in making, acquiring, brokering, or servicing loans, or other extensions of credit, and activities related to extending credit. | Newspaper:<br>Federal Register: | Not applicable<br>Not available |

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#### Federal Reserve Bank of Atlanta

#### **Availability of CRA Public Evaluations**

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CRA

CRA

NONE

Institution

RSSD

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## Federal Reserve Bank of Chicago

| Filer                          | Filing Type | Filing Proposal   | End of Commen                   | t Period                     |
|--------------------------------|-------------|---|---------------------------------|------------------------------|
| 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:<br>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:<br>Federal Register: | 02/13/2013<br>02/15/2013     |
| 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  |
| 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:<br>Federal Register: | Not available 01/31/2013     |

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## Federal Reserve Bank of Chicago

| Filer                     | Filing Type         | Filing Proposal  | End of Commen                   | t Period                    |
|---------------------------|---------------------|--|---------------------------------|-----------------------------|
| 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    |
| NICOLET BANKSHARES, INC.  | * 3A5               | Nicolet Bankshares, Inc., Green Bay, Wisconsin, to acquire 100 percent of the voting shares of Mid-Wisconsin Financial Services, Inc., Medford, Wisconsin, and thereby indirectly acquire Mid-Wisconsin Bank, Medford, Wisconsin, and establish 11 branches.   | Newspaper:<br>Federal Register: | Not available 03/01/2013    |
| STANDARD BANCSHARES, INC. | CIC                 | Trident SBI Holdings, L.P., Trident SBI GP 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 Capital LLC, Stone Point GP Ltd, SPC Management Holdings, LLC, CD Trident V, LLC, MH Trident V, LLC, JC Trident V, LLC, DW Trident V, LLC, NZ Trident V, LLC, and Charles A. Davis, all of Greenwich, Connecticut, and James D. Carey, Riverside, Connecticut, Meryl D. Hartzband and David J. Wermuth, both of New York, New York, and Nicholas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares of Standard Bancshares, Inc., and thereby indirectly acquire control of Standard Bank and Trust Company, both of Hickory Hills, Illinois. | Newspaper: Federal Register:    | 02/01/2013<br>02/01/2013    |
| WBSB BANCORP, MHC         | * MHC<br>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:<br>Federal Register: | Not available<br>12/18/2012 |

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#### Federal Reserve Bank of Chicago

#### **Availability of CRA Public Evaluations**

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ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA

CRA

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

RSSD

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## Federal Reserve Bank of St. Louis

## Filings received during the week ending February 2, 2013

Filer Filing Type Filing Proposal End of Comment Period

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#### Federal Reserve Bank of St. Louis

#### **Availability of CRA Public Evaluations**

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## Federal Reserve Bank of Minneapolis

| Filer                          | Filing Type | Filing Proposal   | End of Commen                   | t 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:<br>Federal Register: | 02/20/2013<br>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:    | 02/08/2013<br>02/05/2013 |
| UNDERWOOD BANCSHARES,<br>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:<br>Federal Register: | 02/18/2013<br>02/11/2013 |

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#### Federal Reserve Bank of Minneapolis

#### **Availability of CRA Public Evaluations**

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## Federal Reserve Bank of Kansas City

| Filer                       | Filing Type | Filing Proposal  | End of Commen                   | t 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:<br>Federal Register: | 02/18/2013<br>02/22/2013      |
| FARMERS BANK OF LINCOLN     | Premises    | Farmers Bank of Lincoln, Lincoln, Missouri, to increase its investment in bank premises in the amount of \$225,000.  | Newspaper:<br>Federal Register: | Not applicable Not applicable |
| FIRSTBANK                   | * Branch    | FirstBank, Lakewood, Colorado, to establish a branch at 1559 N. Litchfield Road, Goodyear, Arizona.  | Newspaper:<br>Federal Register: | 02/14/2013<br>Not applicable  |
| HIGH PLAINS BANK            | * Branch    | High Plains Bank, Flagler, Colorado, to establish a branch at 600 Kimbark Street, Longmont, Colorado.  | Newspaper:<br>Federal Register: | 02/01/2013<br>Not applicable  |
| 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:<br>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:<br>Federal Register: | 02/02/2013<br>01/25/2013      |

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#### Federal Reserve Bank of Kansas City

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## Federal Reserve Bank of Dallas

| 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:<br>Federal Register: | 02/02/2013<br>Not applicable   |
| STRATEGIC GROWTH BANK INCORPORATED | * 3A3<br>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:<br>Federal Register: | Not available<br>Not available |

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#### 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 CRA CRA

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of San Francisco

| Filer                         | Filing Type  | Filing Proposal  | End of Commen                   | t Period                    |
|-------------------------------|--------------|--|---------------------------------|-----------------------------|
| COLUMBIA BANKING SYSTEM, INC. | * 3A5<br>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:<br>Federal Register: | 02/10/2013<br>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 perent or more of the voting shares of First National Bank of Northern California, both of South San Francisco, California.   | Newspaper:<br>Federal Register: | Not available<br>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 02/15/2013    |
| 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:<br>Federal Register: | Not available<br>02/15/2013 |

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of San Francisco

| Filer       | Filing Type | Filing Proposal                                | End of Commen     | t Period      |
|-------------|-------------|--|-------------------|---------------|
| RBB BANCORP | CIC         | Interagency Notice of Change in Control by the | Newspaper:        | Not available |
|             |             | Chang Control Group, including Louis C. Chang  | Federal Register: | 02/15/2013    |
|             |             | and Su-Cheng C. Chang, both of Palos Verdes    | S                 |               |
|             |             | 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.                       |                   |               |

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of San Francisco

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

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Institution Location

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