
Federal Reserve Release



H.2

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

No. 6

Week Ending February 9, 2013

Forms

Forms -- final Board review to extend with revision the interagency Suspicious Activity Report (FR 2230).

- Approved, February 7, 2013

Enforcement

Countricorp, White Sulphur Springs, Montana -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, February 7, 2013

JLL Associates G.P. FCH, L.L.C., New York, New York; JLL Associates FCH, L.P.; JLL Partners Fund FCH, L.P.; JLL/FCH Holdings I, L.L.C; and FC Holdings, Inc., Webster, Texas -- written agreement dated June 21, 2011, terminated February 1, 2013.

- Announced, February 7, 2013

Progressive Growth Corp., Gaylord, Minnesota -- written agreement dated November 15, 2010, terminated February 1, 2013.

- Announced, February 5, 2013

H.2 Actions under delegated authority

February 3, 2013 to February 9, 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

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 1200 McKinney Street, Houston.

- Approved, February 6, 2013

St. Louis

Midland States Bank, Effingham, Illinois -- to establish a branch at 1617 West Springfield Avenue, Champaign.

- Approved, February 7, 2013

Secretary

WestStar Bank, El Paso, Texas -- to establish a branch at 555 South Telshor Boulevard, Las Cruces, New Mexico.

- Approved, February 4, 2013

Bank Holding Companies

San Francisco

BBCN Bancorp, Inc., Los Angeles, California -- waiver of application to merge with Pacific International Bancorp, Inc., Seattle, Washington, in connection with the merger of their respective subsidiaries, BBCN Bank, Los Angeles, and Pacific International Bank, Seattle.

- Granted, February 8, 2013

Bank Holding Companies

Richmond

Old Line Bancshares, Inc., Bowie, Maryland -- to acquire WSB Holdings, Inc., Bowie, and its subsidiary, The Washington Savings Bank, F.S.B.

- Approved, February 6, 2013

Secretary

S.Y. Bancorp, Inc., Louisville, Kentucky -- waiver of application to acquire The Bancorp, Inc., LaGrange, in connection with the merger of their respective subsidiaries, Stock Yards Bank & Trust Company, Louisville, and THE BANK-Oldham County, Inc., La Grange.

- Granted, February 4, 2013

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with Arvest Trust Company, National Association, Rogers.

- Approved, February 6, 2013

Bank Premises

Kansas City

Farmers Bank of Lincoln, Lincoln, Missouri -- to increase its investment in bank premises.

- Approved, February 6, 2013

Change in Bank Control

San Francisco

Orient Bancorporation, San Francisco, California -- change in bank control of Orient Bancorporation and its subsidiary, Bank of the Orient, San Francisco.

- Permitted, February 6, 2013

Extensions of Time

St. Louis

Belleville Bancorp, Inc., Belleville, Illinois -- extension to May 24, 2013, to become a bank holding company by acquiring Bank of Belleville, Belleville.

- Granted, February 8, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 9, 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: | 02/25/2013 |

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 |
|---------|---|------------|-----------------|------------|-------------|
| 947776 | CHARLES RIVER BK, MEDWAY, MASSACHUSETTS | 10/01/2012 | 01/19/2013 | S | Small Bank |

| 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 February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|-------------|--|-----------------------|----------------|
| 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: | 03/01/2013 |
| | | | Federal Register: | 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: | Not available |
| | | | Federal Register: | 03/01/2013 |

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 February 9, 2013

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

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 February 9, 2013

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

NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 9, 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 |
| STELLARONE BANK | * 18C * 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: Federal Register: | 02/25/2013 Not applicable |

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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|---------|---|------------|-----------------|------------|-------------|
| 877574 | FIRST FS&LA, CHARLESTON, SOUTH CAROLINA | 09/10/2012 | 01/14/2013 | S | Large Bank |
| 3325759 | SONABANK, MCLEAN, VIRGINIA | 08/13/2012 | 01/23/2013 | S | Int Sm Bank |

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------|--------------------|---|---------------------------------|--------------------------------|
| FIRST BANCSHARES, INC., THE | * 3A3 | The First Bancshares, Inc., Hattiesburg, Mississippi, to acquire 100 percent of the outstanding shares of First National Bank of Baldwin County, Foley, Alabama. | Newspaper: Federal Register: | 03/08/2013 03/08/2013 |
| FIRST HOME BANCORP, INC. | CIC | After-the-fact change in control notice filed by George Apostolou, Tierra Verde, Florida; Larry C. Cunningham, Dennis R. DeLoach, Jr., Jeffery H. Forbes, Tarek Helal, Tampa, Florida; Trifon Houvardas, Trinity, Florida; Bruce T. Lucas, Palm Harbor, Florida; Sanjay Madhu, Tampa, Florida; Ahmad Nematbakhsh, St. Petersburg, Florida; Pareshbhai Patel, Clearwater, Florida; Anthony Saravanos, Palm Harbor, Florida; and Harold J. Winner, Largo, Florida; to retain at least 25 percent of the outstanding shares of First Home Bancorp, Inc., and its subsidiary, First Home Bank, both of Seminole, Florida. | Newspaper: Federal Register: | Not available Not available |
| 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: Federal Register: | Not applicable 02/22/2013 |

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment 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: Federal Register: | Not applicable 02/22/2013 |
| 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: Federal Register: | Not available 01/31/2013 |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment 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 |
| UNION FINANCIAL CORPORATION | 4c8 | Union Financial Corporation, Lake Odessa, Michigan, proposes to form a new Michigan limited liability company subsidiary and provide certain regulatory compliance consulting services to unaffiliated community banks. | Newspaper: Federal Register: | Not applicable Not available |
| 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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|---------|---|------------|-----------------|------------|-------------|
| 991340 | 1ST SOURCE BK, SOUTH BEND, INDIANA | 10/24/2011 | 01/23/2013 | S | Large Bank |
| 517441 | BANK OF BROADHEAD, BROADHEAD, WISCONSIN | 01/17/2012 | 01/27/2013 | S | Small Bank |
| 651149 | STATE BK, SPENCER, IOWA | 07/16/2012 | 01/15/2013 | 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 February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|--|------------------------------|----------------|
| ARVEST BANK | * Branch | Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1702 Airport Road, Hot Springs, Arkansas. | Newspaper: | 02/18/2013 |
| | | | Federal Register: | Not applicable |

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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|---------|--|------------|-----------------|------------|-------------|
| 833646 | BANK OF CAIRO & MOBERLY, MOBERLY, MISSOURI | 10/29/2012 | 01/31/2013 | S | Small Bank |
| 761244 | BELGRADE ST BK, BELGRADE, MISSOURI | 10/15/2012 | 01/25/2013 | O | Small Bank |
| 486248 | FAYETTE COUNTY BK, SAINT ELMO, ILLINOIS | 10/22/2012 | 01/25/2013 | O | Small Bank |
| 2716828 | FIRST CMNTY BK, MARION, ARKANSAS | 10/29/2012 | 02/04/2013 | S | Small Bank |

| 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 February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|------------------------------|---------------|
| FULL SERVICE INSURANCE AGENCY, INC. | CIC | Change in Control notice by Richard Lee Newman, Mayville, North Dakota, to acquire 25 percent or more of the shares of Full Service Insurance Agency Inc., Buxton, North Dakota, and thereby indirectly gain control of First State Bank, Buxton, North Dakota. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

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 February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------|-------------|--|---------------------------------|-----------------------------|
| CANON BANK CORPORATION | CIC | Notification by Darryn W. Biggerstaff, Canon City, Colorado, to retain control of Canon Bank Corporation, parent of Canon National Bank, both of Canon City, Colorado. | Newspaper: Federal Register: | Not available 02/28/2013 |
| SSB HOLDINGS, INC. | CIC | Notice by Anna Shelden Ferguson, LayFayette, Indiana; William M. Ferguson III, Cambridge, Kansas; and Joan F. Peck, Modesto, California; as members of the Ferguson family group acting in concert, to retain control of SSB Holdings, Inc., parent of Security State Bank, all of Wellington, Kansas. | Newspaper: Federal Register: | Not available 02/27/2013 |
| 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: | 03/01/2013 02/25/2013 |

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------------|--------------|--|---------------------------------|--------------------------|
| 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: Federal Register: | 02/28/2013 02/25/2013 |

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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|---------|-------------------------------------|------------|-----------------|------------|-------------|
| 371362 | WELLINGTON ST BK, WELLINGTON, TEXAS | 08/20/2012 | 02/28/2013 | S | Small Bank |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |
| NONE | |

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|--|---------------------------------|---------------------------------|
| CARPENTER FUND MANAGER GP, LLC | * 3A3 | Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-CA, L.P., Carpenter Bank Partners, Inc., CCFW, Inc., all of Irvine, California, to acquire up to 38 percent of the voting stock of Pacific Mercantile Bancorp, and thereby indirectly acquire control of Pacific Mercantile Bank, both of Costa Mesa, California. | Newspaper: Federal Register: | Not available 03/08/2013 |
| COASTAL COMMUNITY BANK | * Branch | Coastal Community Bank, Everett, Washington, to establish a branch office at 16419 Smokey Point Boulevard, Arlington, Washington. | Newspaper: Federal Register: | Not available Not applicable |
| 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 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: Federal Register: | Not available 02/15/2013 |

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 9, 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: Federal Register: | Not available 02/15/2013 |
| WESTERN ALLIANCE BANCORPORATION | * 4c8 | Western Alliance Bancorporation, Phoenix, Arizona, to acquire Centennial Bank, Fountain Valley, California, and thereby engage in industrial banking, pursuant to section 225.28(b)(4)(i) of Regulation Y. | Newspaper: Federal Register: | Not available Not available |

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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