
Federal Reserve Release



H.2

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

No. 9

Week Ending March 2, 2013

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on February 26 and the House Committee on Financial Services on February 27, 2013, on the semiannual monetary policy report to the Congress.

- Published, February 26, 2013

Forms

Forms -- initial Board review to implement the Annual Company-Run Stress Test Projections (FR Y-16).

- Proposed, February 27, 2013

Regulations and Policies

Regulation HH (Financial Market Utilities) -- publication for comment of amendments to authorize the Federal Reserve Banks to open accounts for and provide financial services to financial market utilities designated as systemically important by the Financial Stability Oversight Council, in accordance with the Dodd-Frank Act.

- Approved, February 25, 2013

Report on Debit Card Data -- biennial report on 2011 debit card volume and value, interchange fee revenue, certain debit card issuer costs, and fraud losses related to debit card transactions.

- Approved, February 19, 2013

(A/C)

Enforcement

Enforcement Actions -- interagency amendments to enforcement actions against 13 mortgage servicers for deficiencies in mortgage loan servicing and foreclosure processing.

- Announced, February 28, 2013

H.2 Actions under delegated authority

February 24, 2013 to March 2, 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

San Francisco

Coastal Community Bank, Everett, Washington -- to establish a branch at 16419 Smokey Point Boulevard, Arlington.

- Approved, February 27, 2013

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 1559 North Litchfield Road, Goodyear, Arizona.

- Approved, March 1, 2013

Bank Holding Companies

Atlanta

4830 Acquisition Company, LLC, Tampa, Florida -- to become a bank holding company by acquiring Southern Commerce Bank, National Association, Tampa.

- Approved, February 26, 2013

St. Louis

Bank of the Ozarks, Inc., Little Rock, Arkansas -- waiver of application to acquire The First National Bank of Shelby, Shelby, North Carolina, in connection with its merger with and into Bank of the Ozarks, Inc.'s subsidiary, Bank of the Ozarks, Little Rock, Arkansas.

- Withdrawn, February 28, 2013

Bank Holding Companies

Chicago

Baylake Corp., Sturgeon Bay, Wisconsin -- to provide registered investment advisory services to customers through its subsidiary, Admiral Asset Management, LLC, Green Bay.

- Approved, February 27, 2013

St. Louis

Murphy-Wall Bancorp, Inc. Pinckneyville, Illinois -- to acquire Elkhart State Bank, Elkhart.

- Approved, February 27, 2013

Atlanta

Red River Bancshares, Inc., Alexandria, Louisiana -- waiver of application to merge with Fidelity Bancorp, Inc., Baton Rouge, in connection with the merger of their respective subsidiaries, Red River Bank, Alexandria, and Fidelity Bank, Baton Rouge.

- Granted, February 28, 2013

Minneapolis

State Bankshares, Inc., Fargo, North Dakota -- to acquire Business Bancorporation, Inc., Minnetonka, Minnesota, and thereby acquire The Business Bank.

- Approved, February 28, 2013

Bank Mergers

Richmond

StellarOne Bank, Christiansburg, Virginia -- to acquire certain assets and assume certain liabilities of the 11450 Robious Road, Richmond, branch of Village Bank, Midlothian, and thereby establish a branch.

- Approved, February 28, 2013

Change in Bank Control

Chicago

Amalgamated Investments Company, Chicago, Illinois -- change in bank control of Amalgamated Investments Company and its subsidiary, Amalgamated Bank of Chicago, Chicago.

- Permitted, March 1, 2013

Kansas City

Selko Banco, Inc., Mead, Nebraska -- change in bank control of Selko Banco and its subsidiary, Bank of Mead, Mead.

- Permitted, March 1, 2013

Extensions of Time

Kansas City

Country Club Bank, Kansas City, Missouri -- extension to May 28, 2013, to establish a branch at One Ward Parkway, Kansas City, and to increase its investment in bank premises.

- Granted, February 27, 2013

Membership

St. Louis

The First National Bank of Oxford, Oxford, Mississippi -- to become a member of the Federal Reserve System.

- Approved, February 26, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, South Weymouth, Massachusetts, to establish a full-service branch at 99 South Street, Hingham, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	02/28/2013
			Federal Register:	Not applicable
WAKEFIELD BANCORP MHC	* 3A1 * 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) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	02/25/2013
			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
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 March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. Gateano P. Giordano of Moorestown, NJ, to acquire up to 15.0% of Cornerstone Financial Corporation, Mt. Laurel, NJ.	Newspaper: Federal Register:	03/06/2013 03/05/2013
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. Mark J. Baiada of Moorestown, NJ, to acquire up to 24.9% of Cornerstone Financial Corporation, Mt. Laurel, NJ.	Newspaper: Federal Register:	03/06/2013 03/05/2013

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
PNC BANK, NATIONAL ASSOCIATION	Investment	Prior Notice by PNC Bank, NA, Wilmington, Delaware, to make an additional \$15 million investment in the agreement corporation, Harris Williams UK Holdings LLC, Richmond, Virginia, pursuant to section 211.9(f) of Regulation K	Newspaper: Federal Register:	Not applicable Not applicable
WVS FINANCIAL CORP.	CIC	Interagency Notice of Change in Bank Control submitted by WVS Financial Corp., ESOP and John W. Grace, Trustee, Pittsburgh, PA to retain 13.45% of the outstanding voting shares of WVS Financial Corp., Pittsburgh, PA and to acquire additional shares not to exceed 24.9% of WVS Financial Corp. total shares outstanding.	Newspaper: Federal Register:	Not available Not available

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 March 2, 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
SURREY BANCORP	CIC	Betty J. Wright, Mount Airy, North Carolina, to individually control 11.21% of Surrey Bancorp, Mount Airy, North Carolina, and together with the Hylton Wright Living Trust Agreement and ARMAT Foundation, as a group acting in concert, to control 12.31% of Surrey Bancorp.	Newspaper: Federal Register:	Not available 03/14/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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753324	BANK OF CLARKE CTY, BERRYVILLE, VIRGINIA	11/26/2012	02/27/2013	O	Int Sm Bank
3058329	FREDERICK CTY BK, FREDERICK, MARYLAND	11/05/2012	02/26/2013	S	Small Bank

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 March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOME BANCORP, INC.	CIC	After-the-fact notification filed by George and Calliope Apostolou, Panagiotis Apostolou, Mark S. and Linda C. Berset, Derek S. Berset, Gary N. and Eileen L. Berset, Jason N. Berset, Kristin N. Berset, Larry C. and Mary S. Cunningham, Dennis R. Deloach, III, Jeffory H. and Sherry B. Forbes, Mohamed and Amira Helal, Nadine Helal, Tarek Helal, K&M Insurance Investors, LLC, Trifon Houvardas, Paul Houvardas, Bruce T. and Sheba Lucas, Universal Finance & Investments LLC, Sanjay Madhu, Alex Madhu, Andrew Madhu, Felix & Fiona, LLC, Ahmad Nematbakhsh, Harish and Khyati Patel, Pareshbhai and Neha Patel, Gregory Politis, Christos and Effie Politis, Peter Politis, Anthony and Maria Z. Saravanos, Shane R. and Nicole F. Stowell, Martin Traber, Mary J. Vattamattam, Shaju and Miriam Vattamattam and Harold J. Winner, all of Seminole, Florida, to retain 49.32 percent of the outstanding shares of First Home Bancorp, Inc., and its subsidiary, First Home Bank, both of Seminole, Florida.	Newspaper:	Not available
			Federal Register:	03/05/2013
FIRST SOUTHERN BANK	* Branch	First Southern Bank, Boca Raton, Florida, to establish a branch located at 9965 San Jose Boulevard, Suite #52, Jacksonville, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

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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 March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	Not available
FIRST BUSEY CORPORATION	CIC	Notice by Gregory B. Lykins, as trustee of the EMK Special Trust and the ACM, Jr. Descendants Trust; August Christopher Meyer, Jr., individually and as trustee of each of the ACM, Jr. 2010 GRATs, the ACM, Jr. 2013 GRATs, and the KCK, JAK and TCK Non-Exempt Special Trusts; Karen H. Meyer, as trustee of the Karen H. Meyer Revocable Trust; Elisabeth Meyer Kimmel, as trustee of each of the EMK 2010 GRATs and the EMK 2013 GRATs Trusts and Gregory A. Kimmel, individually, as a group of related individuals and entities, have applied for permission to retain and acquire shares, and thereby join the existing Meyer/Kimmel Family Control Group of First Busey Corporation, Champaign, Illinois, pursuant to the Change in Bank Control Act of 1978 (12 U.S.C. § 1817(j)).	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	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 March 2, 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
GREENWOODS FINANCIAL GROUP, INC.	CIC	LAF GW Investments, LLC (LAF GW), an Arkansas limited liability company, individually, with Stephen L. LaFrance, Jr., Little Rock, Arkansas, as the sole manager, and LAF GW and Stephen L. LaFrance, Jr., together as a group acting in concert with JSJ Properties, LLC, a Missouri limited liability company, with Stephen L. LaFrance, Jr., Jason P. LaFrance, and Joe Courtright, both of Little Rock, Arkansas, as managers, LAF Brothers Properties, LLC, an Arkansas limited liability company, with Stephen L. LaFrance, Jr. and Jason P. LaFrance as managers, the Stephen L. LaFrance, Sr. GW Investments Trust, with Stephen L. LaFrance, Jr. and Jason P. LaFrance as trustees, Jason P. LaFrance, and the Amy LaFrance Bancroft GW Investments Trust, with Stephen L. LaFrance, Sr., Pine Bluff, Arkansas, as trustee, to acquire 10 percent or more of the outstanding voting shares of Greenwood Financial Group, Inc., and thereby indirectly acquire control of The Greenwood's State Bank, both of Lake Mills, Wisconsin.	Newspaper: Federal Register:	03/05/2013 Not available
LAKE FOREST BANK & TRUST COMPANY	PWI	Lake Forest Bank & Trust, Lake Forest, Illinois, to make a public welfare investment in Freeport Financial SBIC I L.P., Chicago, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable
LIBERTYVILLE BANK & TRUST COMPANY	PWI	Libertyville Bank & Trust Company, Libertyville, Illinois, to make a public welfare investment in Aldine Capital Fund II, L.P., Chicago, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
NI BANCSHARES CORPORATION	CIC	The Clifford and Marjorie Danielson for M. Jane Danielson Child's Trust; the Clifford and Marjorie Danielson for M. Jane Danielson's Descendants Trust; the Clifford and Marjorie Danielson for Anne Pick Child's Trust; the Clifford and Marjorie Danielson for Anne Pick's Descendants Trust; Marjorie Jane Danielson; and Anne Danielson Pick (collectively), as a result of their presumed control of NI Bancshares, Corporation, Sycamore, Illinois and the sole shareholder of The National Bank & Trust Company, Sycamore, Illinois	Newspaper: Federal Register:	Not available Not available
NORTHBROOK BANK & TRUST COMPANY	PWI	Northbrook Bank & Trust Company, Northbrook, Illinois, to make a public welfare investment in Aldine Capital Fund II, L.P., Chicago, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable
QCR HOLDINGS, INC.	* 3A3	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of Community National Bancorporation, Waterloo, Iowa, and thereby indirectly acquire Community National Bank, Waterloo, Iowa.	Newspaper: Federal Register:	Not available Not available
STATE BANK OF THE LAKES	PWI	State Bank of The Lakes, Antioch, Illinois, to make a public welfare investment in Aldine Capital Fund II, L.P., Chicago, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable
TOWN BANK	PWI	Town Bank, Hartland, Wisconsin, to make a public welfare investment in Freeport Financial SBIC I L.P., Chicago, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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312244	FIRST BK OF BERNE, BERNE, INDIANA	08/06/2012	02/12/2013	S	Int Sm Bank
791746	FIRST T&SB, MARCUS, IOWA	10/01/2012	02/18/2013	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAPITAL BANK OF KENTUCKY, THE	Member	The First Capital Bank of Kentucky, Louisville, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
PADUCAH BANK AND TRUST COMPANY, THE	Member	The Paducah Bank and Trust Company, Paducah, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 2, 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:	03/04/2013
			Federal Register:	03/05/2013
MIDWEST BANCSHARES, INC.	* 3A3 4c8	Midwest Bancshares, Inc., Tyndall, South Dakota, to acquire 100 percent of Commercial Bank of Minnesota, Heron Lake, Minnesota. In addition, Midwest Bancshares, Inc., Tyndall, South Dakota, to acquire 100 percent of Risk Management Partners, Inc., Heron Lake, Minnesota, an insurance agency engaged in general insurance agency activities in a town with a population not exceeding 5000.	Newspaper:	Not available
			Federal Register:	03/29/2013

District: 9

Federal Reserve Bank of Minneapolis

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to bid to acquire 31,500 shares of perpetual preferred stock, representing 46 percent of the equity interest of Spirit Bankcorp, Inc, Bristow, Oklahoma, issued under the Troubled Asset Relief Program of the U.S. Treasury in an upcoming, but not yet scheduled auction sponsored by the U.S. Treasury.	Newspaper: Federal Register:	03/15/2013 03/25/2013
BIG MAC BANCSHARES, INC.	CIC	Notice submitted by Troy and Crystal Faulkender, Oakley, Kansas; Jay and Brandy Todd, Rexford, Kansas; Darvin and Tammi Strutt, Colby, Kansas; Sharon and Ronnie Schamberger, Hoxie, Kansas; Crystal Ann Trauer, trustee of the Laurence Duane Trauer Tax Shelter Trust and the Crystal Ann Trauer Revocable Trust, both in Hays, Kansas; Nichole and Bret Tremblay, Manhattan, Kansas; Leslea and Brett Oelke, Hoxie, Kansas; Brittany Schamberger, Hoxie, Kansas, Taylore Schamberger, Hoxie, Kansas; Jerry and Melissa Spresser, Hoxie, Kansas; Larry and Julia Spresser, Pittsburg, Kansas; Brian and Sheri Baalman, Menlo, Kansas; and Samuel Brookover, Scott City, Kansas, as a group acting in concert, to acquire control of Big Mac Bancshares, Inc., Hoxie, Kansas, parent of Peoples State Bank, McDonald, Kansas.	Newspaper: Federal Register:	Not available Not available
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
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:	03/18/2013 03/28/2013
TOWN & COUNTRY BANCSHARES, LLC	CIC	Notification by Rick G. McKinney, Austin, Texas, to acquire control of Town & Country Bancshares, Inc., parent of Oklahoma State Bank, both in Guthrie, Oklahoma.	Newspaper: Federal Register:	Not available Not available
VISION BANCSHARES, INC.	CIC	Notice by the Bill and Twylah Horne Irrevocable Trust and Bill J. Horne, Jr., Ada, Oklahoma; Twylah Jenonne Kesler, Edmond, Oklahoma; and Jeanetta Bagwell, Ada, Oklahoma; as trustees and parties to the Vision Bancshares, Inc. Voting Agreement, to retain control of Vision Bancshares, Inc., parent of Vision Bank, National Association, both of Ada, Oklahoma.	Newspaper: Federal Register:	Not available 03/20/2013

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 March 2, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 384 East Stacy Road, Allen, Texas 75002.	Newspaper: Federal Register:	Not available Not applicable
R CORP FINANCIAL	* 3A1	R Corp Financial, Round Rock, Texas, to become a bank holding company by acquiring 100 percent of R Bank, Round Rock, Texas.	Newspaper: Federal Register:	Not available 03/18/2013
TEXAS HERITAGE BANCSHARES, INC.	* 3A3	Texas Heritage Bancshares, Inc., Hondo, Texas, to acquire 100 percent of the common stock of Uvalde National Bank, Uvalde, Texas.	Newspaper: Federal Register:	Not available Not available
WELLINGTON STATE BANK	* Branch	Wellington State Bank, Wellington, Texas, to establish a branch to be located at 800 West Wise Street, Suite A, Bowie, Texas 76230.	Newspaper: Federal Register:	03/15/2013 Not applicable
WICHITA FALLS BANCSHARES, INC.	CIC	Notice by Al C. Flack, Jr., Wichita Falls, Texas, individually, and Al C. Flack, Jr., David A. Flack, and Allyson P. Flack, all of Wichita Falls, Texas, collectively a group acting in concert, to control, retain, and acquire 10 percent or more of Wichita Falls Bancshares, Inc., Wichita Falls, Texas, and indirectly, First National Bank, Wichita Falls, Texas.	Newspaper: Federal Register:	02/28/2013 03/18/2013

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3 4c8	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. Further, Pacific Mercantile Bancorp, Costa Mesa, California, 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 form a wholly-owned subsidiary of Pacific Mercantile Bancorp, PM Asset Management, Inc., Costa Mesa California, and to engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 03/08/2013
CVB FINANCIAL CORP.	CIC	Interagency Notice of Change in Control by the George Borba Family Trust, The Borba Children's Holding Trust, George A. Borba, Jr., Individually and as Co-Trustee, Linda Borba Gourdikian, Individually and as Co-Trustee, to acquire up to 11.06 percent control in CVB Financial Corp, and thereby indirectly acquire control of Citizens Business Bank, both of Ontario, California.	Newspaper: Federal Register:	Not available Not available
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch office at 800 E. Valley Boulevard, San Gabriel, California.	Newspaper: Federal Register:	03/04/2013 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
ONE PACIFICCOAST BANCORP, INC.	* 3A1 * 4c8	One PacificCoast Foundation and One PacificCoast Bancorp, Inc., both of Oakland, California, to become bank holding companies by acquiring 100 percent of Albina Community Bank, Portland, Oregon, pursuant to section 3(a) (1) of the BHC Act and 2)to retain 100 percent control of One PacificCoast Bank FSB, Oakland, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4)(ii) of Regulation Y.	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 March 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
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