
Federal Reserve Release



H.2

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

No. 10

Week Ending March 9, 2013

Testimony and Statements

Anti-Money Laundering and the Bank Secrecy Act -- statement by Governor Powell before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's role in the U.S. government's effort to combat money laundering and terrorist financing.

- Published, March 7, 2013

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$3 billion in 28-day term deposits on March 11, 2013.

- Announced, March 6, 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**

Kansas City

Commerce Bank, Kansas City, Missouri -- to establish a branch at 3710 South Lenoir Street, Columbia.

- Approved, March 8, 2013

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 800 East Valley Boulevard, San Gabriel.

- Approved, March 8, 2013

Boston

South Shore Bank, South Weymouth, Massachusetts -- to establish a branch at 99 South Street, Hingham.

- Approved, March 5, 2013

Bank Holding Companies

Dallas

First Financial Bankshares, Inc., Abilene, Texas -- waiver of application to acquire Orange Savings Bank, SSB, Orange, in connection with its merger with and into First Financial Bank, N.A., Abilene, a subsidiary of First Financial Bankshares.

- Granted, March 8, 2013

Kansas City

Palmer Bancshares, Inc., Palmer, Kansas -- to become a bank holding company by acquiring Bank of Palmer, Palmer.

- Approved, March 7, 2013

Bank Holding Companies

Philadelphia

Penns Woods Bancorp, Inc., Jersey Shore, Pennsylvania -- to acquire Luzerne National Bank Corporation, Luzerne.

- Approved, March 8, 2013

Dallas

Prosperity Bancshares, Inc., Houston, Texas -- waiver of application to acquire by merger Coppermark Bancshares, Inc., Oklahoma City, Oklahoma, in connection with the merger of their respective subsidiaries, Prosperity Bank, El Campo, Texas, and Coppermark Bank, Oklahoma City.

- Granted, March 7, 2013

Dallas

Strategic Growth Bank Incorporated, El Paso, Texas, and Strategic Growth Bancorp Incorporated -- to acquire New Mexico Banquest Corporation, Santa Fe, New Mexico, and thereby indirectly acquire First National Bank of Santa Fe; and to engage through First Santa Fe Advisors, LLC in financial and investment activities and through First Santa Fe Insurance Services, Inc. in insurance activities.

- Approved, March 5, 2013

New York

The Toronto-Dominion Bank, Toronto, Canada -- waiver of application to acquire TD Interim Bank USA, N.A., Wilmington, Delaware, in connection with the merger of TD Interim Bank with and into TD Bank USA, N.A., Portland, Maine, to facilitate the relocation of TD Bank USA's main office from Portland to Wilmington.

- Granted, March 7, 2013

Bank Holding Companies

Boston

Wakefield Bancorp, MHC, Wakefield, Massachusetts -- to form a stock bank holding company, Wakefield Bancorp, Inc., Wakefield, through the acquisition of The Savings Bank.

- Approved, March 4, 2013

Banks, State Member

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, March 8, 2013

Change in Bank Control

Chicago

Blackhawk Bancorp, Inc., Beloit, Wisconsin -- to retain control of Blackhawk Bancorp and its subsidiary, Blackhawk Bank, Beloit.

- Permitted, March 7, 2013

Chicago

Bosshard Financial Group, Inc., La Crosse, Wisconsin -- to retain control of Bosshard Financial Group and its subsidiaries, Grand Marsh State Bank, Grand Marsh, and Farmers State Bank of Hillsboro, Hillsboro.

- Withdrawn, March 7, 2013

Chicago

Forrest Bancshares, Inc., Forrest, Illinois -- to retain control of Forrest Bancshares and its subsidiary, First State Bank of Forrest, Forrest.

- Permitted, March 6, 2013

Change in Bank Control

Minneapolis

Sterling Financial Group, Inc., Rochester, Minnesota -- change in bank control of Sterling Financial Group and its subsidiary, Sterling State Bank, Austin.

- Permitted, March 7, 2013

Minneapolis

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

- Permitted, March 8, 2013

Extensions of Time

Atlanta

CCB Community Bank, Andalusia, Alabama -- extension to April 10, 2013, to establish a branch at 1502 East John Sims Parkway, Niceville, Florida.

- Granted, March 7, 2013

Membership

St. Louis

The First Capital Bank of Kentucky, Louisville, Kentucky -- to become a member of the Federal Reserve System.

- Approved, March 6, 2013

St. Louis

The Paducah Bank and Trust Company, Paducah, Kentucky -- to become a member of the Federal Reserve System.

- Approved, March 6, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 9, 2013

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

NONE

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 9, 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

Availability of CRA Public Evaluations

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|--------------------------------|------------|
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| NONE | |

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 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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| 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 March 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------|--------------------|---|------------------------------|---------------|
| 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: | Not available |
| | | | Federal Register: | 03/25/2013 |

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 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 |
| Select Bank Financial Corporation | 3A1 | Select Bank Financial Corporation, Forest, Virginia, to become a bank holding company by acquiring 100% of the voting shares of Select Bank, Forest, Virginia. | Newspaper: Federal Register: | Not applicable Not applicable |
| SOUTHERN BANCSHARES (N.C.), INC. | * 3A5 | Southern BancShares (N.C.), Inc., Mount Olive, North Carolina, to acquire 100% of the voting securities of Heritage BancShares, Lucama, North Carolina, and thereby indirectly acquire Heritage Bank, Lucama, North Carolina. | Newspaper: Federal Register: | Not available 04/08/2013 |
| 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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| 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 March 9, 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: Federal Register: | Not available 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: Federal Register: | 03/02/2013 Not applicable |
| UNITED LEGACY BANK | * Branch | United Legacy Bank, Longwood, Florida, to establish a branch located at 3825 Edgewater Drive, Orlando, Florida, to be known as United Legacy Bank - College Park Office. | Newspaper: Federal Register: | Not available Not applicable |

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 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|--|---------------------------------|-----------------------------|
| 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: Federal Register: | Not available 03/25/2013 |
| 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 |
| 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 |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------|-------------|--|---------------------------------|--------------------------------|
| ISABELLA BANK | * Branch | Isabella Bank, Mt Pleasant, Michigan, to establish a branch facility to be located at 711 Maple Street, Big Rapids, Michigan. | Newspaper: Federal Register: | 03/08/2013 Not applicable |
| NI BANCSHARES CORPORATION | CIC | The notice filed pursuant to the Change in Bank Control Act of 1978 by Ms. Marjorie Jane Danielson, Freeport, Maine, as an individual, Ms. Anne Danielson Pick, St. Paul, Minnesota, as an individual; and by the control group consisting of the Clifford and Marjorie Danielson for M. Jane Danielson Child's Trust, Sycamore, Illinois; the Clifford and Marjorie Danielson for M. Jane Danielson's Descendants Trust, Sycamore, Illinois; the Clifford and Marjorie Danielson for Anne Pick Child's Trust, Sycamore, Illinois; the Clifford and Marjorie Danielson for Anne Pick's Descendants Trust, Sycamore, Illinois; to retain control of NI Bancshares, Corporation, Sycamore, Illinois and thereby retain indirect control The National Bank & Trust Company, Sycamore, Illinois. | Newspaper: Federal Register: | Not available Not available |
| NIAGARA BANCORPORATION, INC. | CIC | Robert H. Edelman, Milwaukee, Wisconsin, is seeking permission to serve as Trustee for a Voting Trust that will acquire 25 percent or more of the shares and control of Niagara Bancorporation, Inc., Niagara, Wisconsin and thereby indirectly control The First National Bank of Niagara, Niagara, Wisconsin. The voting Trust is being established by Robert Gunville, Jr. | Newspaper: Federal Register: | Not available Not available |
| 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 04/04/2013 |

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 March 9, 2013

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

NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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|--------------------------------|------------|
| 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 March 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------|---|-----------------------|---------------|
| FORT RIDGELY NATIONAL BANCORPORATION, INC. | CIC | Change in Control notice by Joseph Robert Dickson III, Citrus Heights, California, David W. Dickson, Northbrook, Illinois, and Samuel J. Dickson, Fairfax, Minnesota, to each acquire 25 percent or more of the shares of Fort Ridgely National Bancorporation, Inc., Fairfax, Minnesota, and thereby indirectly gain control of First National Bank of Fairfax, Fairfax, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| 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

Availability of CRA Public Evaluations

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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 9, 2013

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|--|---------------------------------|------------------------------|
| ANB BANK | * Branch | ANB Bank, Denver, Colorado, to establish a branch at 3851 Sol Danza Drive, Castle Rock, Colorado. | Newspaper: Federal Register: | 03/14/2013 Not applicable |
| ANB BANK | * Branch | ANB Bank, Denver, Colorado, to establish a mobile branch for operation in and around Douglas County, Colorado that will be associated with the branch to be formed at 3851 Sol Danza Drive, Castle Rock, Colorado. | Newspaper: Federal Register: | 03/20/2013 Not applicable |
| 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 03/25/2013 |
| 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 |
| 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 |
| TOWN & COUNTRY BANCSHARES, LLC | CIC | Notification by Rick G. McKinney, Austin, Texas, to acquire control of Town & Country Bancshares, LLC, parent of Oklahoma State Bank, both in Guthrie, Oklahoma. | Newspaper: Federal Register: | 03/28/2013 03/25/2013 |
| 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 9, 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: | 03/01/2013 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 04/04/2013 |

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 9, 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: | 03/13/2013 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 |
| 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 90.1 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 and 3)to acquire improved real estate for remodeling, rehabilitation, modernization, renovation, or demolition and rebuilding for sale or rent, pursuant to section 238.53(b)(7) of Regulation LL. | 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 9, 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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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE | | | | | |

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

* Subject to the provisions of the Community Reinvestment Act