
Federal Reserve Release



H.2

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

No. 11

Week Ending March 16, 2013

Regulations and Policies

Community Reinvestment Act -- publication for comment of revisions to interagency questions and answers regarding community reinvestment.

- Approved, March 11, 2013

Enforcement

Mountain West Financial Corp., Helena, Montana -- written agreement dated August 31, 2010, terminated March 12, 2013.

- Announced, March 14, 2013

H.2 Actions under delegated authority

March 10, 2013 to March 16, 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

Community Trust Bank, Choudrant, Louisiana -- to establish a branch at 384 East Stacy Road, Allen, Texas.

- Approved, March 11, 2013

Dallas

Northstar Bank of Texas, Denton, Texas -- to establish a branch at 2891 Cross Timbers Road, Flower Mound.

- Approved, March 7, 2013

(A/C)

Bank Holding Companies

San Francisco

Columbia Banking System, Inc., Tacoma, Washington -- to merge with West Coast Bancorp, Lake Oswego, Oregon, and thereby acquire West Coast Bank and to acquire Totten, Inc.; WCB Mortgage Company; West Coast Mortgage Co.; and West Coast Trust Company, Inc., Portland.

- Approved, March 15, 2013

Richmond

Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, and Crescent Financial Bancshares, Inc. -- to acquire ECB Bancorp, Inc., Engelhard, and thereby indirectly acquire The East Carolina Bank.

- Approved, March 15, 2013

Bank Holding Companies

San Francisco

Western Alliance Bancorporation, Phoenix, Arizona -- to acquire Centennial Bank, Fountain Valley, California, and thereby engage in industrial banking.

- Approved, March 13, 2013

Change in Bank Control

Minneapolis

N.A. Corporation, Roseville, Minnesota -- change in bank control of N.A. Corporation and its subsidiary, North American Banking Company, Roseville.

- Permitted, March 12, 2013

Extensions of Time

General Counsel

Banco Financiero y de Ahorros, S.A., Valencia, Spain -- extension of a temporary exemption to engage in certain nonbanking activities in the United States.

- Granted, March 11, 2013

Savings and Loan Holding Companies

Richmond

Hovde Private Equity Advisors LLC, Washington, D.C.; Financial Services Partners Fund I LLC; and Hovde Acquisition I LLC -- to acquire control of Carrollton Bancorp, Columbia, Maryland, upon Carrollton's conversion to a savings and loan holding company through a merger with Hovde's subsidiary, Jefferson Bancorp, Inc., Washington, D.C.

- Approved, March 14, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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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 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment.	Newspaper:	Not applicable
			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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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MADISON FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Bank Control submitted by Michael R. Eaves, as an individual, Richmond, KY and Interagency Notice of Change in Bank Control submitted by Dr. William R. Allen and Pattris S. Allen and Dr, William R. Allen and Pattris S. Allen's IRA and/or 401K account(s); Michael R. Eaves and Eava M. Eaves and Michael R. Eaves and Eavs' IRA and/or 401K account(s); Michael D. Eidson and Kathleen H. Eidson and Michael D. Eidson's IRA account(s); Jeffrey E. Neal and Debra G. Neal and Jeffrey E. Neal and Debra G. Neal's IRA and/or 401K account(s); Corey E. Neal; and Stuart K. Olds, all of Richmond, KY and J. Michael Burns, Nicholasville, KY to acquire 10% or more of the outstanding voting shares of Madison Financial Corporation, Richmond, KY.	Newspaper: Federal Register:	04/02/2013 Not available
OHIO VALLEY BANK COMPANY, THE	Member	Application by Ohio Valley Bank, Gallipolis, OH to become a member of the Federal Reserve System.	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 03/25/2013

District: 4

Federal Reserve Bank of Cleveland

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Institution	Location
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District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending March 16, 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
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:	04/12/2013 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					

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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 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENTERPRISE CAPITAL CORPORATION, INC.	CIC	Prior change in control notice filed by William Henry Carr, Enterprise, Alabama, and Jerry Newman Carr, Cornelius, North Carolina, to acquire 31.12 percent of the outstanding shares of Enterprise Capital Corporation, Inc., and its subsidiary bank, The Citizens Bank, both of Enterprise, Alabama.	Newspaper: Federal Register:	Not available Not available
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
OLD FLORIDA BANCSHARES, INC.	* 3A3	Old Florida Bancshares, Inc., to acquire 100 percent of the outstanding shares of New Traditions National Bank, both of Orlando, Florida.	Newspaper: Federal Register:	04/12/2013 Not available
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

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.

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NONE					

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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 16, 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:	03/25/2013 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 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON FINANCIAL GROUP, INC.	CIC	Helen Johnson-Leipold, as trustee of the Exempt Family Trust u/a Imogene P. Johnson 2012 Gift Trust, to be added to the existing Johnson Family Control Group that currently controls Johnson Financial Group, Inc., Racine, Wisconsin, and indirectly Johnson Bank, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not available
LWCBANCORP, INC.	CIC	The Sharon L. Hearn Irrevocable Family Trust, James E. Hearn, as trustee of the Sharon L. Hearn Irrevocable Family Trust, James E. Hearn and Sharon L. Hearn, all of Naples, Florida, Keith E. Hearn and Natalie Guetierrez-Hearn, both of New Lenox, Illinois, and Gregory F. Steil, Hinsdale, Illinois, together as a group acting in concert, to acquire 10 percent or more of the voting shares of LWC Bancorp, Inc., and thereby indirectly acquire control of LincolnWay Community Bank, both of New Lenox, Illinois.	Newspaper: Federal Register:	Not available 04/04/2013
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 03/28/2013
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:	04/01/2013 04/01/2013
OSB FINANCIAL CORPORATION	* 3A1	OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of OSB Community Bank, Brooklyn, Michigan.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	04/04/2013

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVOLVE BANK & TRUST	* Branch	Evolve Bank & Trust, West Memphis, Arkansas, to establish a branch facility to be located at 115 Block Street, Marion, Arkansas.	Newspaper:	03/20/2013
			Federal Register:	Not applicable
MIDLAND STATES BANCORP, INC.	* 3A5 * 18C * Branch	Midland States Bancorp, Inc., Effingham, Illinois, to acquire through merger, Grant Park Bancshares, Inc., Grant Park, Illinois, and thereby indirectly acquire The First National Bank of Grant Park, Grant Park, Illinois. Also Midland States Bank, Effingham, Illinois, to merge with The First National Bank of Grant Park, Grant Park, Illinois, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 16, 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 retain 25 percent or more of the shares of Fort Ridgely National Bancorporation, Inc., Fairfax, Minnesota, and thereby indirectly retain control of First National Bank of Fairfax, Fairfax, Minnesota.	Newspaper: Federal Register:	Not available 04/01/2013
MIDWEST BANCORPORATION, INC.	* 3A1	MidWest Bancorporation, Inc., Eden Prairie, Minnesota, to become a bank holding company as a result of the proposed conversion of its wholly-owned subsidiary, Star Bank, Bertha, Minnesota, from a federal savings bank to a Minnesota state-chartered commercial bank.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 03/29/2013

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	03/20/2013 02/28/2013
COLLEGIATE PEAKS BANK	* Branch	Collegiate Peaks Bank, Buena Vista, Colorado, to establish a branch at 3350 Brighton Boulevard, Denver, Colorado.	Newspaper: Federal Register:	03/22/2013 Not applicable
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

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* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 16, 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 800 Gessner, Houston, Texas 77024.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a mobile branch to serve the Dallas County area, including the city of Dallas, Texas.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a mobile branch to serve the Tarrant County area, including the city of Fort Worth, Texas.	Newspaper: Federal Register:	Not available Not applicable
LEGEND BANCORP, INC.	CIC	Legend Bank Employee Stock Ownership and 401(k) Plan (As Amended and Restated Generally Effective as of June 19, 2012), Bowie, Texas to retain 10% or more of shares of common stock and thereby control Legend Bancorp, Inc., Bowie, Texas, the parent company of Legend Bank, N.A., Bowie, Texas.	Newspaper: Federal Register:	Not available Not available
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

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
PACIFIC PREMIER BANK	* 18C	Pacific Premier Bank, Irvine, California, to acquire San Diego Trust Bank, San Diego, California, and thereby acquire two branch offices.	Newspaper: Federal Register:	Not available Not applicable
Peter John Kovalski	CIC	Notice of Change in Control by Peter John Kovalski, Metuchen, New Jersey, to acquire up to 24.9% of the pro forma voting common stock of Gold Canyon Bank, Gold Canyon, Arizona.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 16, 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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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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