
Federal Reserve Release



H.2

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

No. 31

Week Ending August 3, 2013

Bank Holding Companies

CITIC Group Corporation, Beijing, People's Republic of China, and CITIC Limited -- temporary exemption to engage in certain nonbanking activities in the United States as a result of their proposed indirect acquisition of CLSA, B.V., Amsterdam, The Netherlands, a subsidiary of Credit Agricole, S.A., Paris, France.
- Granted, July 29, 2013

Personnel

Division of International Finance -- appointment of James Dahl as assistant director; Christopher Erceg as senior associate director; David Bowman, Charles Thomas, and Beth Anne Wilson as associate directors; Shaghil Ahmed and Joseph Gruber as deputy associate directors; and Brian Doyle as senior adviser; and reassignment of Trevor Reeve, senior associate director.
- Announced, July 29, 2013

Regulations and Policies

Stress Test Guidance for Medium-Sized Firms -- publication for comment of proposed interagency supervisory guidance on implementing Dodd-Frank Act company-run stress tests for banking organizations with total consolidated assets of more than \$10 billion but less than \$50 billion.

- Approved, July 17, 2013

(A/C)

Reserve Bank Operations

Unauthorized Disclosure of Information -- Board policy regarding notification to affected parties by the Federal Reserve Banks of unauthorized disclosure of nonpublic sensitive information.

- Approved, July 31, 2013

Enforcement

Blencoe State Bank, Blencoe, Iowa -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 1, 2013

Enforcement

Eastern Virginia Bankshares, Inc., Tappahannock, Virginia, and EVB -- written agreement dated February 17, 2011, terminated July 30, 2013.

- Announced, August 1, 2013

Port Byron State Bank, Port Byron, Illinois -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, July 30, 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

Centennial Bank, Plainview, Texas -- to establish a branch at 1689 River Road, Boerne.

- Approved, August 1, 2013

St. Louis

The First Capital Bank of Kentucky, Louisville, Kentucky -- to establish a branch at 9819 Brownsboro Road, Louisville.

- Withdrawn, July 29, 2013

Dallas

Vantage Bank Texas, National Association, Refugio, Texas -- to establish a branch at 111 Plasuela Street, Refugio.

- Approved, August 1, 2013

Bank Holding Companies

Kansas City

Citizens National Corporation, Wisner, Nebraska -- to acquire additional shares of Republic Corporation, Omaha, and its subsidiary, United Republic Bank.

- Approved, August 1, 2013

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to merge with Liberty Bank of Arkansas, Jonesboro, and to retain the acquired facilities as branches.

- Approved, August 2, 2013

Change in Bank Control

Chicago

Central South Bancorporation, Inc., Indianola, Iowa -- to retain control of Central South Bancorporation and its subsidiary, Peoples Savings Bank, Indianola.

- Permitted, August 1, 2013

Secretary

Citizens Bancshares, Inc., Somerset, Kentucky -- to retain control of Citizens Bancshares and its subsidiary, Citizens National Bank of Somerset, Somerset.

- Permitted, August 2, 2013

Minneapolis

Flagship Financial Group, Inc., Eden Prairie, Minnesota -- change in bank control of Flagship Financial Group and its subsidiary, Flagship Bank Minnesota, Wayzata.

- Permitted, August 1, 2013

Extensions of Time

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- extension to March 14, 2014, to establish a branch at the corner of Iron Bridge Road and Oliver's Way, Chesterfield.

- Granted, July 31, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MUTUAL FEDERAL SAVINGS BANK OF PLYMOUTH COUNTY	Member	Application by Mutual Bank, Whitman, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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 August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMUNG CANAL TRUST COMPANY	* 18C * Branch	Chemung Canal Trust Company, Elmira, New York, to purchase loans and other assets, and assume deposit liabilities of six branches of Bank of America, N.A., Charlotte, North Carolina, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and to establish branches pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	09/01/2013 Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELANCO, MHC	* MHC Conversion	Delanco, MHC, Delanco, NJ, proposes to convert to stock form and merge with and into	Newspaper:	07/11/2013
	* SLHC Formation	Delanco Bancorp, Inc., Delanco, New Jersey, which proposes to become a savings and loan holding company by acquiring Delanco Federal Savings Bank, Delanco, NJ.	Federal Register:	07/15/2013

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 3, 2013

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

NONE

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
C&F FINANCIAL CORPORATION	* 3A5	C&F Financial Corporation, West Point, Virginia, to acquire 100% of the voting securities of Central Virginia Bankshares, Inc., Powhatan, Virginia, and thereby indirectly acquire Central Virginia Bank, Powhatan, Virginia.	Newspaper:	08/24/2013
			Federal Register:	08/23/2013

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
FLORIDA CAPITAL GROUP, INC.	CIC	Prior change in control notice filed by P. Bruce Culpepper, Tallahassee, Florida; Richard R. Dostie, Jacksonville, Florida; Charles E. Hughes, Jr., Jacksonville, Florida; J. Malcolm Jones, Jr., Jacksonville, Florida; James T. Katsur, Longwood, Florida; W. Andrew Krusen, Jr., Tampa, Florida; Allan S. Martin, Tampa, Florida; Linda C. McGurn, Micanopy, Florida; M. G. Sanchez, Gainesville, Florida; DFGM 2010, LLC, Tampa, Florida; Dominion Capital Group, LLC, Tampa, Florida; Dominion Strategic Resource Partners, Tampa, Florida; Jessie T. Krusen IRA, Tampa, Florida; William Andrew Krusen, Jr. SEP IRA, Tampa, Florida; Krusen Limited Partnership, Ltd., Tampa, Florida; Tejas Partners, Ltd., Tampa, Florida; Trust UWO Isabelle Ball Baker FBO Jessie T. Thompson Krusen, Tampa, Florida; WIT Financial Group, LLC, Tampa, Florida; and WIT Ventures, Ltd., Tampa, Florida; to acquire 25 percent or more of the outstanding shares of Florida Capital Group, Inc., and its subsidiary, Florida Capital Bank, National Association, both of Jacksonville, Florida.	Newspaper: Federal Register:	08/16/2013 08/13/2013
LOUISIANA BANCORP, INC.	CIC	After-the-fact change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), George Vernon Curry, Jr., and Lisa Rae Whittington, the trustees of the ESOP, both of Metairie, Louisiana, to retain approximately 17.9 percent of the outstanding shares and to acquire additional shares not to exceed 24.9 percent of the shares of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available 07/12/2013
NCG BANCO, S.A.	FBSEA	NCG Banco, S.A., A Coruna, Spain, to establish an international representative-administrative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 14112 Darnestown Road, Germantown, Maryland, to be known as the Darnestown Office.	Newspaper: Federal Register:	08/08/2013 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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AJS BANCORP, MHC	* MHC Conversion	AJS Bancorp, MHC, a federally chartered mutual holding company, to convert to stock form and merge with AJS Bancorp, Inc., a federal corporation, both in Midlothian, Illinois. AJS Bancorp, Inc. will be merged into a new Maryland corporation named AJS Bancorp, Inc., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of A.J. Smith Federal Savings Bank, Midlothian, Illinois.	Newspaper: Federal Register:	Not available 07/12/2013
CLEAR LAKE BANK AND TRUST COMPANY	* 18C * Branch	Clear Lake Bank & Trust Co., Clear Lake, Iowa, to purchase the assets and assume the liabilities of two Mason City, Iowa, branch offices of Community National Bank, Waterloo, Iowa. Clear Lake Bank & Trust Co. will establish a branch at 100 E State Street, Mason City, Iowa. The office located at 3124 Fourth Street SW, will immediately be consolidated with Clear Lake Bank & Trust Co.'s branch office located at 425 Tiffany Drive, both of Mason City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY HOLDINGS CORPORATION	CIC	Jay D. Bergman, Joliet, Illinois, to acquire up to 100 percent of the outstanding voting stock of Community Holdings Corp., Palos Hills, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST AMERICAN BANK CORPORATION	* 4c8	Notice by First American Bank Corporation, Elk Grove Village, Illinois, to acquire up to 100 percent of the voting shares of PNA Bank, Chicago, Illinois, through the merger of PNA Bank, Chicago, Illinois, with and into First American Bank, Elk Grove Village, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	07/27/2013 07/29/2013
FIRST MERCHANTS CORPORATION	* 4c8	First Merchants Corporation, Munster, Indiana, to acquire via merger CFS Bancorp, Inc., Munster, Indiana, and thereby indirectly acquire control of Citizens Financial Bank, Munster, Indiana, a federal savings bank.	Newspaper: Federal Register:	Not available 08/09/2013
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 Not available
HEARTLAND FINANCIAL USA, INC.	* 3A5	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire via merger Morrill Bancshares, Inc., Merriam, Kansas, and thereby indirectly acquire Morrill & Janes Bank and Trust Company, Overland Park, Kansas.	Newspaper: Federal Register:	08/02/2013 08/02/2013

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOME BANCORP WISCONSIN, INC.	* 3A1	Home Bancorp Wisconsin, Inc., Madison, Wisconsin, to become a bank holding company through the acquisition of all of the outstanding voting stock of Home Savings Bank, Madison, Wisconsin. The bank holding company will be formed in connection with the proposed mutual-to-stock conversion of Home Savings Bank, a state chartered mutual savings bank. Pre filing review to determine compliance with Subpart E of Regulation MM, Conversions from Mutual to Stock Form.	Newspaper: Federal Register:	Not available 08/09/2013
HOME FINANCIAL BANCORP	CIC	Tad Wilson and Arthur S. Parrish, both of Spencer, Indiana, as a group acting in concert, to control greater than 10 percent of the outstanding shares of Home Financial Bancorp, Spencer, Indiana and indirectly Our Community Bank, Spencer, Indiana.	Newspaper: Federal Register:	08/05/2013 08/09/2013
IXONIA BANCSHARES, INC.	CIC	Notice filed by Kristine Lubar MacDonald, Minneapolis, Minnesota, to join the existing Lubar Family Control Group through the acquisition of voting shares of Ixonia Bancshares, Inc., Ixonia, Wisconsin, and the indirect acquisition of shares of Ixonia Bank, Ixonia, Wisconsin.	Newspaper: Federal Register:	Not available 07/03/2013
LWCBANCORP, INC.	CIC	Gregory F. Steil, Hinsdale, Illinois, as an individual intends to retain 10 percent or more of the shares of LWC Bancorp, Inc., New Lenox, Illinois and thereby indirectly control LincolnWay Community Bank, New Lenox, Illinois.	Newspaper: Federal Register:	07/24/2013 07/30/2013
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois, to acquire 100 percent of Mercantile Bank, Quincy, Illinois.	Newspaper: Federal Register:	Not available 08/23/2013

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAPITAL BANK OF KENTUCKY, THE	* Branch	The First Capital Bank of Kentucky, Louisville, Kentucky, to establish a branch facility to be located at 9819 Brownsboro Road, Louisville, Kentucky.	Newspaper:	08/26/2013
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DACOTAH BANKS, INC.	* 3A5 * 18C * Branch	Dacotah Banks, Inc., Aberdeen, South Dakota, to merge with Donnelly Bancshares, Inc. and thereby indirectly acquire United Farmers and Merchants State Bank, both of Morris, Minnesota. In addition, Dacotah Bank, Aberdeen, South Dakota, to merge with United Farmers and Merchants State Bank and, incident thereto, establish branches at 4 Atlantic Avenue, Morris, Minnesota, and 209 South Main Street, Chokio, Minnesota.	Newspaper: Federal Register:	Not available 08/09/2013
DUBOIS BANKSHARES, INC.	CIC	Retroactive notice by Barbara Carlson, Sauk Centre, Minnesota, individually to retain 10 percent or more of the voting shares of DuBois Bankshares, Inc., Sauk Centre, Minnesota. Sarah Beuning, Springfield, Illinois, Steven Beuning, Edina, Minnesota, and Eric Beuning, Scott Beuning, and Tyler Carlson, all of Sauk Centre, Minnesota, to retain control of DuBois Bankshares, Inc., Sauk Centre, Minnesota, and thereby remain members of the Carlson/Beuning family shareholder group, which controls 25 percent or more of DuBois Bankshares, Inc., Sauk Centre, Minnesota. And Mary Jeanne Woodward, Sartell, Minnesota, Lisa DuBois Schmitze and John DuBois, both of Sauk Centre, Minnesota, to retain control of the voting shares of DuBois Bankshares, Inc., and thereby remain members of the Margaret DuBois Family Shareholder group, which controls 25 percent or more of DuBois Bankshares, Inc., thereby controls First State Bank of Sauk Centre, Sauk Centre, Minnesota.	Newspaper: Federal Register:	07/24/2013 07/30/2013
MAPLE BANC SHARES, INC.	CIC	Change in Control notice by Peter F. Lindholm, Long Lake, Minnesota, individually and as trustee of Peter F. Lindholm 2012 Irrevocable Trust, to retain 25 percent or more of the shares of Maple Banc Shares, Inc., Maple Plain, Minnesota, and thereby indirectly retain control of Bank of Maple Plain, Maple Plain, Minnesota.	Newspaper: Federal Register:	Not available 07/11/2013
PARK BANK CORPORATION OF DULUTH	CIC	Retroactive change in control notice by Carla A. Blumberg, St.Paul, Minnesota, to retain 25% or more of the shares of Park Bank Corporation of Duluth, Duluth, Minnesota, and thereby indirectly retain control of Park State Bank, Duluth, Minnesota.	Newspaper: Federal Register:	08/22/2013 07/17/2013

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 3, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a mobile branch for operation in and around Johnson County Kansas, that will be associated with the branch at 15301 West 87th Street Parkway, Suite 100, Lenexa, Kansas.	Newspaper: Federal Register:	08/07/2013 Not applicable
FIRST OKMULGEE CORPORATION	* 3A3	First Okmulgee Corporation, Okmulgee, Oklahoma, to acquire 100 percent of the voting shares of First Wewoka Bancorporation, Inc., parent of First National Bank of Wewoka, both of Wewoka, Oklahoma.	Newspaper: Federal Register:	08/23/2013 08/26/2013
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 5885 West Bell Road, Glendale, Arizona.	Newspaper: Federal Register:	Not available Not applicable
REGENT CAPITAL CORPORATION	CIC	Notification by Dow R. Hughes, Tulsa, Oklahoma, individually and as fiduciary, to retain control of Regent Capital Corporation, parent of Regent Bank, both in Nowata, Oklahoma. In addition, notification by the following members of the Hughes Family Group acting in concert to retain control of Regent Capital Corporation, parent of Regent Bank, both in Nowata, Oklahoma: the Dow R. Hughes Revocable Trust, Dow Hughes, trustee; the Deanne D. Hughes Revocable Trust, Deanne D. Hughes, trustee; DRH, LLC; Dave Hughes; Michelle Hughes; and the David G. Dutton Living Trust, David Dutton, trustee; all of Tulsa, Oklahoma.	Newspaper: Federal Register:	Not available 08/05/2013

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 August 3, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
2009 TCRT	* 3A1 4c8	Ford Financial Fund II, L.P., Ford Management II, L.P., Ford Ultimate Management II, LLC, 2009 TCRT, GJF Financial Management II, LLC, Ford Fund Investment LP, and LR Acquisition Company LLC, all of Dallas, Texas, each to become a bank holding company by directly or indirectly acquiring control of Metropolitan National Bank, Little Rock, Arkansas. Additionally, 2009 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P., all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 08/13/2013
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	08/21/2013 08/26/2013
PROGRESSIVE BANCORP, INC.	CIC	Prior notice by George W. Cummings, III and Nanette Weaver Cummings, both of Monroe, Louisiana, to acquire and control greater than 10 percent of Progressive Bancorp, Inc., Monroe, Louisiana, and indirectly, Progressive Bank, Monroe, Louisiana.	Newspaper: Federal Register:	Not available 08/16/2013
STRATEGIC GROWTH BANK INCORPORATED	CIC	Prior notice by David C. Hernandez, as proposed trustee of the R.L.H. 2011 SGB Trust, Dallas, Texas, the general partner of Southwest Banking Partners, L.P., Dallas, Texas, to acquire control of greater than 25 percent of Strategic Growth Bank, Inc., El Paso, Texas, and indirectly, Capital Bank, SSB, El Paso, Texas; Bank of the Rio Grande, Las Cruces, New Mexico; Mile High Banks, Longmont, Colorado; and First National Bank of Santa Fe, Santa Fe, New Mexico.	Newspaper: Federal Register:	07/30/2013 07/26/2013

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 August 3, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch located within the Safeway Maui Lani Store at 58 Maui Lani Parkway, Wailuku, Hawaii.	Newspaper: Federal Register:	Not available Not applicable
CBOA FINANCIAL, INC.	* 3A3	CBOA Financial, Inc., Tucson, Arizona, to acquire First Scottsdale Bank, National Association, Scottsdale, Arizona.	Newspaper: Federal Register:	Not available 08/15/2013
OCB BANCORP	3A1	OCB Bancorp to become a bank holding company by acquiring Ojai Community Bank, both of Ojai, California.	Newspaper: Federal Register:	Not applicable Not applicable
PEOPLE'S UTAH BANCORP	* 3A5	People's Utah Bancorp, American Fork, Utah, to merge with Lewiston Bancorp, and thereby indirectly acquire Lewiston State Bank, both of Lewiston, Utah.	Newspaper: Federal Register:	08/20/2013 08/30/2013

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act