
Federal Reserve Release



H.2

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

No. 39

Week Ending September 28, 2013

Bank Holding Companies

New York Private Bank & Trust Corporation, New York, New York -- determination that the bank holding company does not qualify as a smaller depository institution holding company under the Dodd-Frank Act.

- Approved, September 23, 2013

One PacificCoast Foundation, Oakland, California, and One PacificCoast Bancorp, Inc. -- to become bank holding companies by acquiring shares of Albina Community Bank, Portland, Oregon; to retain control of One PacificCoast Bank, FSB, Oakland, a federal savings bank; and to engage in certain nonbanking activities.

- Approved, September 25, 2013

Regulations and Policies

Regulations Y (Bank Holding Companies and Change in Bank Control) and YY (Enhanced Prudential Standards) -- two interim final rules, with requests for comment, clarifying arrangements for incorporating the Basel III regulatory capital reforms into the next cycle of capital plan submissions and stress tests.

- Approved, September 24, 2013

Enforcement

SunSouth Bancshares, Inc., Dothan, Alabama -- written agreement with the Federal Reserve Bank of Atlanta and the Alabama State Banking Department.

- Announced, September 26, 2013

H.2 Actions under delegated authority

September 22, 2013 to September 28, 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

CoBiz Bank, Denver, Colorado -- to establish branches at 2 North Nevada Avenue, Colorado Springs, and 224 Canyon Avenue, Fort Collins.

- Approved, September 27, 2013

Bank Holding Companies

Director, BS&R

The Bank of Nova Scotia, Toronto, Canada -- relief from certain commitments.

- Granted, September 26, 2013

San Francisco

CITIC Group Corporation, Beijing, People's Republic of China, and CITIC Limited -- to indirectly acquire CLSA Americas, LLC, New York, New York, and thereby engage in certain nonbanking activities.

- Withdrawn, September 23, 2013

Atlanta

First Partners Financial, Inc., Birmingham, Alabama -- to become a bank holding company by acquiring First Partners Bank, Birmingham.

- Approved, September 27, 2013

Bank Holding Companies

New York

Provident New York Bancorp, Inc., Montebello, New York -- to become a bank holding company by acquiring Sterling Bancorp, New York, and its subsidiary bank, Sterling National Bank; to convert Provident New York Bancorp's subsidiary savings association, Provident Bank, Montebello, into a national bank in connection with the merger of Provident Bank with Sterling National Bank; and election to become a financial holding company.

- Approved, September 24, 2013

New York

Provident New York Bancorp, Inc., Montebello, New York -- waiver of application to retain its federal savings association, Provident Bank, Montebello, in connection with Provident New York Bancorp's acquisition of Sterling Bancorp, New York.

- Granted, September 24, 2013

Dallas

Royalty Bancshares, L.L.C., Weatherford, Texas -- to become a bank holding company by acquiring Miami Bancshares, Inc., Miami, and its subsidiary, First State Bank of Miami, Texas.

- Withdrawn, September 25, 2013

San Francisco

Wilshire Bancorp, Inc., Los Angeles, California -- to acquire Saehan Bancorp, Los Angeles, and its subsidiary, Saehan Bank.

- Approved, September 26, 2013

Bank Holding Companies

Chicago

Wintrust Financial Corporation, Rosemont, Illinois -- to merge with Diamond Bancorp, Inc., Schaumburg, and indirectly acquire Diamond Bank, FSB, and thereby operate a savings association; and for Wintrust Financial's subsidiary, North Shore Community Bank & Trust Company, Wilmette, to merge with Diamond Bank and thereby establish branches.

- Approved, September 25, 2013

Bank Mergers

Chicago

Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa -- to merge with Community National Bank, Waterloo, and thereby establish branches.

- Approved, September 27, 2013

Bank Premises

Cleveland

The Genoa Banking Company, Genoa, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, September 27, 2013

Change in Bank Control

Richmond

Delmar Bancorp, Salisbury, Maryland -- change in bank control of Delmar Bancorp and its subsidiary, The Bank of Delmarva, Seaford, Delaware.

- Permitted, September 24, 2013

Change in Bank Control

Kansas City

First State Bancshares, Inc., Scottsbluff, Nebraska -- change in bank control of First State Bancshares and its subsidiaries, First State Bank, Scottsbluff, and Security First Bank, Cheyenne, Wyoming.

- Permitted, September 27, 2013

Kansas City

KansasLand Bancshares, Inc., Quinter, Kansas -- to retain control of KansasLand Bancshares and its subsidiary, KansasLand Bank, Quinter.

- Permitted, September 25, 2013

Minneapolis

MEDR Bancshares, Inc., Erskine, Minnesota -- to retain control of MEDR Bancshares and its subsidiary, American State Bank of Erskine, Erskine.

- Permitted, September 23, 2013

Minneapolis

Olmsted Bancorporation, Inc., Byron, Minnesota -- change in bank control of Olmsted Bancorporation and its subsidiary, First Security Bank, Byron.

- Permitted, September 24, 2013

Kansas City

Premier Bancshares, Inc., Omaha, Nebraska -- change in bank control of Premier Bancshares and its subsidiary, Premier Bank, Omaha.

- Permitted, September 26, 2013

Financial Holding Companies

Richmond

Union First Market Bankshares Corporation, Richmond, Virginia -- election to become a financial holding company.

- Effective, September 26, 2013

Savings and Loan Holding Companies

Philadelphia

Princeton Capital, LLC, West Trenton, New Jersey -- to become a savings and loan holding company by acquiring shares of the Bank of Maumee, Maumee, Ohio.

- Approved, September 26, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTWAY BANCORP MHC	* 3A1	Coastway Bancorp, Inc., Cranston, Rhode Island to acquire 100% of the outstanding capital stock of Coastway Community Bank, Cranston, Rhode Island, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Coastway Bancorp, MHC from mutual to stock form.	Newspaper: Federal Register:	Not available 10/15/2013
EQUITABLE BANCORP MHC	* 3A1 * 3A3	Equitable Bancorp, MHC and Equitable Bancorp, Inc., both of Lynn, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Equitable Cooperative Bank, Lynn, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 10/18/2013

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOLVAY BANK	* Branch	Solvay Bank, Solvay, New York, to establish a branch office located at 6828 East Genesee Street, Town of Dewitt, County of Onondaga, New York.	Newspaper:	10/10/2013
			Federal Register:	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 September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
WOODLANDS BANK	* Branch	Woodlands Bank, Williamsport, PA, to establish a branch office located at 2 South Main Street, Hughesville, PA.	Newspaper:	10/10/2013
			Federal Register:	Not applicable

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 September 28, 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 September 28, 2013

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

NONE

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 September 28, 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
COMMUNITY & SOUTHERN HOLDINGS, INC.	* 3A5	Community & Southern Holdings, Inc., Atlanta, Georgia, to merge with Verity Capital Group, Inc., and thereby acquire Verity Bank, both of Winder, Georgia.	Newspaper: Federal Register:	10/25/2013 10/28/2013
HAMILTON STATE BANCSHARES, INC.	* 3A5	Hamilton State Bancshares, Inc., Hoschton, Georgia, to merge with Cherokee Banking Company, and thereby acquire Cherokee Bank, N.A., both of Canton, Georgia.	Newspaper: Federal Register:	10/21/2013 10/21/2013
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

* Subject to the provisions of the Community Reinvestment Act

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 September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 10/17/2013
Edgewater Bancorp, Inc.	* SLHC Formation	Edgewater Bancorp, Inc., St. Joseph, Michigan, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Edgewater Bank, St. Joseph, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Edgewater Bank, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 09/17/2013
MARSEILLES BANCORPORATION, INC.	CIC	Charles M. Shea, of Wilmette, Illinois, as an individual, and the group consisting of JP Morgan Chase Bank, N.A., Naperville, Illinois, as Trustee of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust, Naperville, Illinois, and the Jerry C. Bradshaw Family Trust-GST Exempt Trust, Naperville, Illinois; Charles M. Shea, Wilmette, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust-GST Exempt Trust; Molly Baed, Wassenaar, Netherlands, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust- GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., Marseilles, Illinois. Marseilles Bancorporation, Inc., Marseilles, Illinois, controls Marseilles Bank, Marseilles, Illinois.	Newspaper: Federal Register:	09/30/2013 09/03/2013
MB FINANCIAL, INC	* 3A5	MB Financial, Inc., Chicago, Illinois, to merge with Taylor Capital Group, Inc., Rosemont, Illinois, and thereby indirectly acquire Cole Taylor Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 10/25/2013
MERCANTILE BANK CORPORATION	* 3A5	Mercantile Bank Corporation, Grand Rapids, Michigan, to merge with Firstbank Corporation, Alma, Michigan, and thereby indirectly acquire Firstbank, Mount Pleasant, Michigan and Keystone Community Bank, Kalamazoo, Michigan.	Newspaper: Federal Register:	Not available 10/21/2013

* Subject to the provisions of the Community Reinvestment Act

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 September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND STATES BANCORP, INC.	* 4c8	Midland States Bancorp, Inc., Effingham,	Newspaper:	10/20/2013
	* 18C	Illinois, to acquire 100 percent of Heartland	Federal Register:	Not available
	* Branch	Bank, St. Louis, Missouri. Also Midland States Bank, Effingham, Illinois, to merge with Heartland Bank, St. Louis, Missouri, and to retain the acquired facilities as branch offices.		

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 September 28, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FORSTROM BANCORPORATION, INC.	* 3A3	Forstrom Bancorporation, Inc., Clara City, Minnesota, to acquire 100% of First Bank of Lincoln, Lincoln, Montana.	Newspaper: Federal Register:	Not available 10/16/2013
JAMES M. AND DEVON J. GOETZ FAMILY TRUST FOUR	* 3A1	James M. and Devon J. Goetz Family Trust Four, to acquire 39.53% of Oliver Bancorporation, Inc., Center, North Dakota, and thereby indirectly acquire Security First Bank of North Dakota, New Salem, North Dakota.	Newspaper: Federal Register:	Not available 10/21/2013
WARROAD BANCSHARES, INC.	CIC	Change in Control Notice by Roderick J. Heneman Warroad, Minnesota, to retain 25% or more of the shares of Warroad Bancshares, Inc., Warroad, Minnesota and thereby indirectly retain control of Security State Bank of Warroad, Warroad, Minnesota.	Newspaper: Federal Register:	Not available 10/17/2013

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 September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
2012 DORCHESTER TRUST	* SLHC Formation	The 2012 Dorchester Trust, David D. Morgan and Ellen Records Morgan as trustees; and the Katherine R. Ryan 2012 Family Trust, G. Jeffrey Records, Jr. and Ellen Records Morgan as trustees; all of Oklahoma City, Oklahoma, to become savings and loan holding companies through the acquisition of controlling interests in Midland Financial Co., and therefore indirectly, MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	10/15/2013 10/11/2013
CITIZENS BANK OF OKLAHOMA	* Branch	Citizens Bank of Oklahoma, Pawhuska, Oklahoma, to establish a branch at 400 North Broadway, Cleveland, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
CLARK BANCSHARES, INC.	CIC	Notification by Christopher S. Caley, Silver Creek, Nebraska, to retain control of Clark Bancshares, Inc., parent of Bank of Clarks, both in Clarks, Nebraska.	Newspaper: Federal Register:	10/08/2013 10/17/2013
FIRST OKMULGEE CORPORATION	* 3A3	First Okmulgee Corporation, Okmulgee, OK owns 11.21 percent of Coffeyville Bancorp, Inc., parent of Community State Bank, both of Coffeyville, KS. Coffeyville Bancorp, Inc. plans to acquire 100 percent of and merge with Coffeyville Financial Corporation, Omaha, NE, parent of Condon Bank & Trust, Coffeyville, KS. As a result First Okmulgee Corporation will indirectly acquire Coffeyville Financial Corporation and Condon Bank & Trust.	Newspaper: Federal Register:	10/22/2013 10/24/2013
FSB INVESTMENTS, LLC	CIC	Notification by D Frank Plater, Jr., Oklahoma City, Oklahoma, to acquire control of FSB Investments, LLC, parent of The First State Bank, all of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 10/15/2013
ISHAM MANAGEMENT COMPANY	CIC	Notification by Glory Burns, Fort Collins, Colorado, Robin Isham, Templeton, California, Andrea Voss, Chadron, Nebraska, Julie Jennings, Lone Tree, Colorado, and R. Will Isham, Gordon, Nebraska, in their individual capacities and as fiduciaries of the following trusts: E. Joy Isham Irrevocable Trust, and the RWI Marital Deduction Testamentary Trust, both of Gordon, Nebraska, all as members of the Isham Family Group, to retain control of Isham Management Company, parent of First National Bank of Gordon, both of Gordon, Nebraska.	Newspaper: Federal Register:	10/15/2013 10/17/2013
SUMMERFIELD FINANCIAL SERVICES, LLC	* 3A3	Summerfield Financial Services, LLC, Lincoln, Nebraska, to acquire 100 percent of the voting shares of State Bank of Chester, Chester, Nebraska.	Newspaper: Federal Register:	Not available 10/28/2013

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
VISION BANCSHARES, INC.	CIC	Clea Alsip, Brooklyn, New York; Patti Janese Hager, Edmond, Oklahoma; Zela Mae Hanson, Tulsa, Oklahoma; Patricia Ann McCortney, Farmers Branch, Texas; Vicki Lynn Patton, Ada, Oklahoma; Jerry Scott Grandchildren's Trust, Ada, Oklahoma; Kamberly Dawn or Richard Clay Skoch, Yukon, Oklahoma; and Tammy Key, Sulphur, Oklahoma, as shareholders and members to the Vision Bancshares, Inc. Voting Agreement, to retain common voting shares of Vision Bancshares, Inc., and thereby indirectly retain voting shares of Vision Bank, National Association, both in Ada, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/13/2013

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 September 28, 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
CULLEN/FROST BANKERS, INC.	* 3A5 * 18C * Branch	Cullen/Frost Bankers, Inc., San Antonio, Texas, to acquire by merger 100 percent of WNB Bancshares, Inc., Odessa, Texas, and to indirectly acquire Western National Bank, Odessa, Texas. In addition, Frost Bank, San Antonio, Texas, to acquire by merger Western National Bank and to establish all 8 branches of Western National Bank as branches of Frost Bank.	Newspaper: Federal Register:	Not available 09/27/2013
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Live Oak Financial Corp., Dallas, Texas, and indirectly acquire Live Oak State Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available Not available
NORTHEAST TEXAS BANCSHARES, INC.	* 3A1	Northeast Texas Bancshares, Inc., Mount Pleasant, Texas, to become a bank holding company by acquiring 100 percent of the outstanding shares of The American National Bank of Mount Pleasant, Mount Pleasant, Texas.	Newspaper: Federal Register:	Not available 10/16/2013
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to acquire by merger Hull State Bank, Hull, Texas, and to establish branches at 100 Walnut Lane, Hull, Texas 77564; and 2103 North Main Street, Liberty, Texas 77575.	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
THE GMDK TRUST FBO CHRISTOPHER J. KEYLAND	* SLHC Formation	The GMDK Trust fbo Christopher J. Keyland, The GMDK Trust fbo Kathryn J. Roberts, The JLD/GMDK Irrevocable Asset Trust fbo Christopher J. Keyland, The JLD/GMDK Irrevocable Asset Trust fbo Kathryn J. Roberts, The JLD-Christopher J. Keyland Descendant Trust #3, The JLD-Kathryn J. Roberts Descendant Trust #4, The JSD-Christopher J. Key land Descendant Trust #3, and The JSD-Kathryn J. Roberts Descendant Trust #4, all of Fort Worth, Texas, to become savings and loan holding companies through the acquisition of controlling interests in First Western Mortgage Corporation, Colonial Holding Company, and therefore indirectly, Colonial Savings, FA, all of Fort Worth, Texas.	Newspaper: Federal Register:	Not available 09/27/2013
ZT FINANCIAL HOLDINGS, INC.	* 3A1	ZT Acquisitions, Inc., and ZT Financial Holdings, Inc., both of Houston, Texas, to become bank holding companies pursuant to Section 3(a)(1) through the acquisition of First National Bank of Colorado City, Colorado City, Texas.	Newspaper: Federal Register:	Not available 10/15/2013

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 September 28, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers & Merchants Bank of Long Beach, Long Beach, California, to establish a branch facility to be located at 9001 Firestone Boulevard, Downey, California.	Newspaper: Federal Register:	09/26/2013 Not applicable
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers & Merchants Bank of Long Beach, Long Beach, California, to establish a branch facility to be located at 2421 East Coast Highway, Corona Del Mar, California.	Newspaper: Federal Register:	09/28/2013 Not applicable

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