
Federal Reserve Release



H.2

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

No. 45

Week Ending November 9, 2013

Regulations and Policies

Stress Testing -- issuance of final Policy Statement on the Scenario Design Framework for Stress Testing.
- Approved, November 5, 2013

Reserve Bank Operations

Federal Reserve Bank of San Francisco -- appointment of Mark A. Gould as first vice president and chief operating officer, effective February 1, 2014.
- Approved, November 5, 2013

Enforcement

FNB United Corp. (now known as CommunityOne Bancorp), Charlotte, North Carolina -- written agreement dated October 21, 2010, terminated November 5, 2013.
- Announced, November 7, 2013

Highland Bancshares, Inc., St. Michael, Minnesota -- written agreement dated August 20, 2010, terminated November 5, 2013.
- Announced, November 7, 2013

National Consumer Cooperative Bank, Washington, D.C. -- cease and desist order, issued by the Office of Thrift Supervision, dated March 15, 2010, terminated October 29, 2013.
- Announced, November 7, 2013

NCB Financial Corporation, Washington, D.C. -- cease and desist order, issued by the Office of Thrift Supervision, dated March 15, 2010, terminated October 29, 2013.
- Announced, November 7, 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**

St. Louis

Financial Federal Bank, Memphis, Tennessee -- to establish a branch at 1715 Aaron Brenner Drive, Memphis.

- Approved, November 8, 2013

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 25541 East Smoky Hill Road, Aurora.

- Approved, November 8, 2013

Richmond

The Freedom Bank of Virginia, Vienna, Virginia -- to establish a branch at 11700 Plaza America Drive, Reston.

- Approved, November 8, 2013

Bank Holding Companies

Atlanta

C1 Financial, Inc., St. Petersburg, Florida -- to become a bank holding company by acquiring C1 Bank, St. Petersburg.

- Approved, November 8, 2013

Minneapolis

Dairy State Bancorp, Inc., Rice Lake, Wisconsin -- to acquire Bank of Turtle Lake, Turtle Lake.

- Approved, November 8, 2013

Bank Holding Companies

Kansas City

Heritage Group, Inc., Aurora, Nebraska -- waiver of application to acquire Peoples Bancorp, Red Cloud, in connection with the merger of their respective subsidiaries, Heritage Bank, Wood River, and Peoples-Webster County Bank, Red Cloud.

- Granted, November 8, 2013

Secretary

Simmons First National Corporation, Pine Bluff, Arkansas -- to acquire Metropolitan National Bank, Little Rock.

- Approved, November 7, 2013

Kansas City

Summerfield Financial Services, LLC, Lincoln, Nebraska -- to acquire State Bank of Chester, Chester.

- Approved, November 4, 2013

Bank Mergers

San Francisco

East West Bank, Pasadena, California -- to merge with Metro United Bank, San Diego.

- Approved, November 8, 2013

San Francisco

East West Bank, Pasadena, California -- to merge with MetroBank, National Association, Houston, Texas.

- Approved, November 8, 2013

Bank Mergers

Kansas City

FirstBank, Lakewood, Colorado -- to purchase certain assets and assume certain liabilities of a branch of Frontier Bank, FSB, dba El Paseo Bank, Palm Desert, California.

- Approved, November 6, 2013

Change in Bank Control

Minneapolis

Warroad Bancshares, Inc., Warroad, Minnesota -- to retain control of Warroad Bancshares and its subsidiary, Security State Bank of Warroad, Warroad.

- Permitted, November 8, 2013

Extensions of Time

Dallas

Texas First Bank, Texas City, Texas -- extension to January 30, 2014, to acquire by merger Hull State Bank, Hull, and to establish branches at 100 Walnut Lane, Hull, and 2103 North Main Street, Liberty.

- Granted, November 5, 2013

Savings and Loan Holding Companies

Chicago

Lamplighter Financial, MHC, Wauwatosa, Wisconsin -- to convert from mutual to stock form and merge with Waterstone Financial, Inc., Wauwatosa; for Waterstone Financial, Inc. to merge into a new Maryland corporation named Waterstone Financial, Inc.; and for that company to become a savings and loan holding company by acquiring WaterStone Bank SSB, Wauwatosa.

- Approved, November 6, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 9, 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

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 November 9, 2013

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NONE

District: 2

Federal Reserve Bank of New York

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District: 3

Federal Reserve Bank of Philadelphia

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Filer	Filing Type	Filing Proposal	End of Comment Period	
QUAINT OAK BANCORP INC	CIC	Robert T. Strong and Kathleen M. Strong, Southampton, PA, Brad C. Strong Cheltenham, PA, Julie M. Strong, Richboro, PA, Aimee K. Ott, Newtown, PA and Lawrence M. Ott, Langhorne, PA, to retain jointly 11.7% ownership of Quaint Oak Bancorp, Inc., Southampton, PA, and to potentially acquire up to 24.9%.	Newspaper:	11/13/2013
			Federal Register:	11/12/2013
QUAINT OAK BANCORP INC	CIC	Amended and Restate Quaint Oak Bancorp, Inc. Employee Stock Ownership Plan, Southampton, PA, John J. Augustine, individually and trustee, and Dolores T. Augustine, both of Lansdale, PA, and Diane J. Colyer, individually and trustee, and Herbert C. Colyer, Jr., both of Feasterville, PA, to retain 16.0 percent ownership of the common stock of Quaint Oak Bancorp, Inc., Southampton, PA and potentially acquire up to 24.9 percent.	Newspaper:	11/13/2013
			Federal Register:	11/12/2013

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 9, 2013

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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 9, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP III LLC	* 3A3	CapGen Capital Group III LLC and CapGen Capital Group III LP, both of New York, New York, to increase their investment up to 25% of the outstanding common stock of Seacoast Banking Corporation of Florida, Stuart, Florida, and thereby increase their investment in Seacoast National Bank, Stuart, Florida.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 9, 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
CBA BANKSHARES, INC.	CIC	After-the-fact change in control notice filed by Ben F. Easterlin IV and Tommye B. Easterlin, both of Atlanta, Georgia, to retain 27.63 percent of the outstanding shares of CBA Bankshares, Inc., and Citizens Bank of Americus, both of Americus, Georgia.	Newspaper: Federal Register:	Not available Not available
FIRST VISION BANK OF TENNESSEE	* Branch	First Vision Bank of Tennessee, Tullahoma, Tennessee, to establish a branch located at 303 West Main Street, Murfreesboro, Tennessee.	Newspaper: Federal Register:	11/07/2013 Not applicable
MERCHANTS AND FARMERS BANCSHARES, INC.	CIC	After the fact change in control notice filed by Jane Bryant Banks, Mary Banks Garnand, James Banks Garnand, Daniel Michael Garnand, all of Eutaw, Alabama, to collectively retain 16.6 percent of the outstanding voting shares of common stock of Merchants and Farmers Bancshares, Inc., and its subsidiary, Merchants & Farmers Bank of Greene County, both of Eutaw, Alabama.	Newspaper: Federal Register:	10/30/2013 11/07/2013
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

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 9, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 18C * Branch	Central Bank, Storm Lake, Iowa, to purchase the assets and assume the liabilities of seven branch offices of Liberty Bank, FSB, West Des Moines, Iowa. In conjunction, Central Bank will establish 7 branch offices.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL SOUTH BANCORPORATION, INC.	CIC	Filing by D. Robert Downing, Indianola, Iowa, to gain control of Central South Bancorporation, Inc., Indianola, Iowa, and thereby Peoples Savings Bank, Indianola, Iowa.	Newspaper: Federal Register:	11/19/2013 11/12/2013
IOWA STATE BANK	* 18C * Branch	Iowa State Bank, Hull, Iowa, to merge with Iowa State Bank, Remsen, Iowa. As a result of this merger, Iowa State Bank, Hull, Iowa, will establish a branch office at 17 West 2nd Street, Remsen, Iowa.	Newspaper: Federal Register:	Not available Not applicable
LAKE FOREST BANK & TRUST COMPANY	PWI	Letter from Lake Forest Bank & Trust Company, Lake Forest, Illinois, requesting authorization to proceed with the Loan Fund investment in the amount of \$750,000.	Newspaper: Federal Register:	Not applicable Not applicable
MIDSTATE FINANCIAL CORPORATION	CIC	The McKee Family Trust with David H. McKee as special voting trustee, and David H. McKee, individually and as special voting trustee of the McKee Family Trust, to acquire 25 percent or more of the voting shares of Midstate Financial Corporation, and thereby indirectly acquire control of Hendricks County Bank and Trust Company, both of Brownsburg, Indiana; and the McKee Family Trust with David H. McKee as special voting trustee to join the existing McKee Norris Family Control Group through the acquisition of shares of Midstate Financial Corporation and the indirect acquisition of shares of Hendricks County Bank and Trust Company.	Newspaper: Federal Register:	11/18/2013 11/12/2013
NORTHBROOK BANK & TRUST COMPANY	PWI	Letter from Northbrook Bank & Trust Company, Northbrook, Illinois, requesting authorization to proceed with the Loan Fund investment in the amount of \$750,000.	Newspaper: Federal Register:	Not applicable Not applicable
TALMER BANCORP INC.	* 3A3	Notice by Talmer Bancorp, Inc., Troy, Michigan, to acquire Michigan Commerce Bank, Ann Arbor, Michigan.	Newspaper: Federal Register:	11/19/2013 11/18/2013

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 9, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF ADVANCE, THE	Member	Bank of Advance, Advance, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF CADIZ AND TRUST COMPANY	Member	Bank of Cadiz & Trust Company, Cadiz, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
DIAMOND BANK	Member	Diamond Bank, Murfreesboro, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST BANCORP, INC.	CIC	Notice by James Terill Wilson, Bronston, Kentucky, acting individually and in concert with a family control group, to gain control of First Bancorp, Inc., Russell Springs, Kentucky. The control group consists of Mr. Wilson, James T. Wilson, Jr., Sarah Wilson, James Terill Wilson IRA, James T. Wilson, Jr. Trust, Sarah Wilson Trust, James T. Wilson, Jr. Investment Trust, Sarah Wilson Investment Trust, all of Bronston, Kentucky, and Terry S. Wilson, Russell Springs, Kentucky.	Newspaper: Federal Register:	Not available 11/27/2013

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 9, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABDO INVESTMENTS, INC.	* 3A3	Abdo Investments, Inc., Edina, Minnesota, to retain additional voting shares and acquire additional warrants on voting shares, thereby increasing its ownership interest to 28.00%, of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper: Federal Register:	Not available 11/25/2013
ABDO INVESTMENTS, INC.	CIC	Change in Control Notice by Jay Abdo, Bloomington, Minnesota; Melody Borth, Mankato, Minnesota; Jill Hansen, Edina, Minnesota; Lynne Abdo, Norwalk, Connecticut; James Abdo, Edina, Minnesota; John Abdo, Saint Paul, Minnesota; and Paul Abdo, Edina, Minnesota, to retain 10% or more of the voting shares of Abdo Investments, Inc., Edina, Minnesota, and thereby indirectly retain control of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper: Federal Register:	Not available 11/15/2013
CHOICE FINANCIAL HOLDINGS, INC.	* 3A3 4c8	Choice Financial Holdings, Inc., Grafton, North Dakota, to acquire 100% of Great Plains National Bank, Belfield, North Dakota. Choice Financial Holdings, Inc. also to acquire a 51% interest in Great Plains National Insurancy Agency, LLC, LaMoure, North Dakota, and thereby indirectly engage in general insurance agency activities in a community that has a population not exceeding 5,000.	Newspaper: Federal Register:	Not available 12/06/2013
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Clarkfield, Minnesota, to acquire 100 percent of The Citizens State Bank of Olvia, Olivia, Minnesota.	Newspaper: Federal Register:	Not available 11/29/2013
JORGENSEN HOLDING COMPANY	CIC	Retroactive change in control notice by Karen Neidhardt, Tampa, Florida, individually and as trustee, to retain 25% or more of the shares and thereby control of Jorgenson Holding Company, Inc., Kenmare, ND. Jorgenson Holding Company controls State Bank and Trust of Kenmare, Kenmare, ND, and The Citizens State Bank at Mohall, Mohall, ND. In addition, Ann Lenore Musser Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Jane Farris, co-trustees and Jane Ellen Neidhardt Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Ann Musser, co-trustees are filing notice to retain shares of Jorgenson Holding Company and thereby join the Jorgenson family group that controls 25% or more of Jorgenson Holding Company.	Newspaper: Federal Register:	Not available 10/31/2013

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 9, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLIVER BANCORPORATION, INC.	CIC	The James M. and Devon J. Goetz Family Trust Five, Mandan, North Dakota, to acquire 25 percent or more of the shares of Oliver Bancorporation, Inc., Center, North Dakota, and thereby indirectly gain control of Security First Bank of North Dakota, New Salem, North Dakota.	Newspaper: Federal Register:	Not available 11/26/2013
PEOPLES BANK OF WISCONSIN	* 18C * Branch	Peoples Bank of Wisconsin, Hayward, Wisconsin, to merge with Summit Community Bank, Maplewood, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10

Federal Reserve Bank of Kansas City

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Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERI-NATIONAL CORPORATION	4c8	Ameri-National Corporation, Overland Park, Kansas, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not available
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK PLAN AND TRUST	* 3A3	Banner County Ban Corporation Employee Stock Plan and Trust, to acquire up to an additional 11.17 percent for a total of 40.78 percent of the voting shares of Banner County Ban Corporation, parent of Banner Capital Bank, all of Harrisburg, Nebraska.	Newspaper: Federal Register:	12/01/2013 12/02/2013
CARROLL COUNTY BANCSHARES, INC.	* 3A3	Carroll County Bancshares, Inc., Carrollton, Missouri, to acquire up to 24.99 percent of the voting shares of Adams Dairy Bancshares, Inc., parent of Adams Dairy Bank, both in Blue Springs, Missouri.	Newspaper: Federal Register:	Not available 12/06/2013
FARMERS STATE BANK	* Branch	Farmers State Bank, Wallace, Nebraska, to establish a branch at 410 Rodeo Road, North Platte, Nebraska.	Newspaper: Federal Register:	11/15/2013 Not applicable
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
GENEVA STATE COMPANY	* 3A3	Geneva State Company, Geneva, Nebraska, to acquire 100 percent of the voting shares of and to merge with Riverdale Bancshares, Inc., parent of State Bank of Riverdale, both in Riverdale, Nebraska.	Newspaper: Federal Register:	11/30/2013 12/02/2013
NEBRASKA BANKSHARES, INC.	* 3A5 4c8	Nebraska Bankshares, Inc., Farnam, Nebraska, to acquire 100 percent of the voting shares of Stamford Banco, Inc., Stamford, Nebraska, parent of Community Bank, Alma, Nebraska, and thereby, to engage in general insurance activities.	Newspaper: Federal Register:	12/01/2013 12/02/2013
PLATTE VALLEY BANK	* 18C * Branch	Tri-County Bank, Cheyenne, Wyoming, to merge with and into Platte Valley Bank, Torrington, Wyoming, and incident thereto, to establish two branches, both in Cheyenne, Wyoming.	Newspaper: Federal Register:	12/09/2013 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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District: 11

Federal Reserve Bank of Dallas

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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
CENTRAL TEXAS FINANCIAL CORP.	4c8	Retroactive notice by Central Texas Financial Corp., Cameron, Texas, to engage in lending activities pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 11/26/2013
FB BANCSHARES, INC.	* 3A5	FB Bancshares, Inc., Wichita Falls, Texas, to acquire by merger 100 percent of Byers Bancshares, Inc., and indirectly acquire First National Bank, both of Byers, Texas.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL BANK IN GRAHAM	Member	First National Bank in Graham, Graham, Texas, to become a member of the Federal Reserve System through the conversion from a national bank charter.	Newspaper: Federal Register:	Not applicable Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 1800 Post Oak Blvd., Houston, Texas 77056.	Newspaper: Federal Register:	11/14/2013 Not applicable
GRANT SCOTT AS TRUSTEE OF THE VOTING TRUST AGREEMENT DATED AS OF DECEMBER 6.2012	* SLHC Formation	Grant Scott as Trustee of the Voting Trust Agreement dated as of December 6, 2012, Raleigh, North Carolina, to register as a savings and loan holding company through the acquisition of a controlling interest in NexBank Capital, Inc., and therefore indirectly, NexBank, State Savings Bank, both of Dallas, Texas.	Newspaper: Federal Register:	Not available 11/15/2013
HOME FEDERAL BANCORP, INC. OF LOUISIANA	CIC	Retroactive notice by Home Federal Bank Employee Stock Ownership Plan and Trust, Shreveport, Louisiana; James R. Barlow, Shreveport, Louisiana, individually and as co-Trustee of Home Federal Bank Employee Stock Ownership Plan and Trust; and Clyde D. Patterson, Shreveport, Louisiana, individually and as co-Trustee of Home Federal Bank Employee Stock Ownership Plan and Trust, to acquire 10 percent or more of the shares and thereby control of Home Federal Bancorp, Inc., and its subsidiary Home Federal Bank, both of Shreveport, Louisiana.	Newspaper: Federal Register:	11/14/2013 11/15/2013

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 9, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARK CITIES FINANCIAL GROUP, INC.	* 3A1	Park Cities Financial Group, Inc., Dallas, Texas, to become a bank holding company through the acquisition of 100 percent of Park Cities Bank, Dallas, Texas.	Newspaper:	11/17/2013
			Federal Register:	11/26/2013
PROGRESSIVE BANCORP, INC.	CIC	Retroactive notice by George W. Cummings, III and Nanette Weaver Cummings, both of Monroe, Louisiana; George W. Cummings, Jr., Monroe, Louisiana; Twist Family, LLP, Dallas, Texas; Randall Twist, Dallas, Texas; Dewey F. Weaver Jr., Monroe, Louisiana; Colby Weaver, Monroe, Louisiana; and Dewey Weaver, III, West Monroe, Louisiana; to acquire and control greater than 10 percent of Progressive Bancorp, Inc., Monroe, Louisiana, and indirectly, Progressive Bank, Monroe, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available
SP BANCORP, INC.	* 3A1	SP Bancorp, Inc., Plano, Texas, to become a bank holding company through the acquisition of 100 percent of Share Plus Bank, Plano, Texas (the resulting institution from the conversion of Share Plus Federal Bank, a federal savings association, to a commercial bank charter).	Newspaper:	Not available
			Federal Register:	12/08/2013
TEXAS COMMUNITY BANK, NATIONAL ASSOCIATION	Member	Texas Community Bank, National Association, Laredo, Texas, to become a member of the Federal Reserve System through the conversion from a national bank charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 November 9, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	CIC	Change in Bank Control Notice by The Ricco Lagomarsino Testamentary Trust, Daly City, California, and a group consisting of Lisa Angelot, Enrico P. Togneri, Warren Hutchins, T. Anne Lassahn, (Trustees of the Trust), and Dolores Togneri, Lora Angelot, and Eric Angelot, all of Daly City, California, to retain in excess of 10 percent of FNB Bancorp and thereby indirect control of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available Not available
NCAL BANCORP	CIC	Change in Bank Control Notice by Alex Meruelo, Newport Coast, California, to acquire up to 89 percent of NCAL Bancorp, and thereby indirectly acquire National Bank of California, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 10/24/2013

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act