
Federal Reserve Release



H.2

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

No. 47

Week Ending November 23, 2013

Bank Mergers

Green Dot Bank, dba Bonneville Bank, Provo, Utah -- to purchase certain assets and assume certain deposit liabilities of GE Capital Retail Bank, Draper.

- Approved, November 22, 2013

Enforcement

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

- Announced, November 21, 2013

Midland States Bank, Effingham, Illinois -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 21, 2013

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Kansas City

Farmers State Bank, Wallace, Nebraska -- to establish a branch at 410 Rodeo Road, North Platte.

- Approved, November 21, 2013

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 42370 Ann Arbor Road, Plymouth, Michigan.

- Approved, November 20, 2013

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to establish a branch near the intersection of Shamrock Road and Dublin-Granville Road, Dublin.

- Approved, November 20, 2013

Bank Holding Companies

Minneapolis

Elkton Holding Company, Elkton, South Dakota -- to acquire The First National Bank of Volga, Volga.

- Approved, November 21, 2013

Atlanta

First Vision Financial, Inc., Tullahoma, Tennessee -- to become a bank holding company by acquiring First Vision Bank of Tennessee, Tullahoma.

- Approved, November 18, 2013

Bank Holding Companies

Richmond

Live Oak Bancshares, Inc., Wilmington, North Carolina -- to acquire shares of 504 Fund Advisors, LLC, Lisle, Illinois, and thereby engage in investment advisory activities.

- Approved, November 20, 2013

Bank Mergers

Chicago

Iowa State Bank, Hull, Iowa -- to merge with Iowa State Bank, Remsen, and thereby establish a branch.

- Approved, November 22, 2013

Minneapolis

Peoples Bank of Wisconsin, Hayward, Wisconsin -- to merge with Summit Community Bank, Maplewood, Minnesota, and thereby establish a branch.

- Approved, November 22, 2013

Minneapolis

Pioneer Bank, Mapleton, Minnesota -- to merge with Farmers State Bank of Madelia, Inc., Madelia, and thereby establish branches.

- Approved, November 18, 2013

Banks, Foreign

Director, BS&R

Banco BPI, S.A., Porto, Portugal -- to establish representative offices in Newark, New Jersey, and New Bedford, Massachusetts (FRB Order No. 2013-9).

- Approved, November 18, 2013

Banks, Nonmember, and Miscellaneous Institutions

New York

CLS Bank International, New York, New York -- to amend its articles of association to increase capital stock.

- Approved, November 22, 2013

Banks, State Member

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to make a public welfare investment.

- Approved, November 21, 2013

Change in Bank Control

Kansas City

Clark Bancshares, Inc., Clarks, Nebraska -- to retain control of Clark Bancshares and its subsidiary, Bank of Clarks, Clarks.

- Permitted, November 20, 2013

Kansas City

Isham Management Company, Gordon, Nebraska -- to retain control of Isham Management Company and its subsidiary, The First National Bank of Gordon, Gordon.

- Permitted, November 22, 2013

Minneapolis

Jorgenson Holding Company, Kenmare, North Dakota -- to retain control of Jorgenson Holding Company and its subsidiaries, State Bank & Trust of Kenmare, Kenmare, and The Citizens State Bank at Mohall, Mohall.

- Permitted, November 22, 2013

Change in Bank Control

Minneapolis

Jorgenson Williston Holding Company, Kenmare, North Dakota -- to retain control of Jorgenson Williston Holding Company and its subsidiary, First National Bank & Trust Company of Williston, Williston.

- Permitted, November 22, 2013

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to February 22, 2014, to acquire shares of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, November 21, 2013

Secretary

Umpqua Holdings Corporation, Portland, Oregon -- commenter's request to extend the comment period on the application to merge with Sterling Financial Corporation, Spokane, Washington, and thereby acquire Sterling Savings Bank.

- Denied, November 19, 2013

Membership

St. Louis

The Bank of Advance, Advance, Missouri -- to become a member of the Federal Reserve System.

- Approved, November 20, 2013

Membership

St. Louis

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

- Approved, November 21, 2013

Dallas

First National Bank in Graham, Graham, Texas -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 22, 2013

Dallas

Liberty Bank, Hurst, Texas -- to become a member of the Federal Reserve System.

- Approved, November 20, 2013

New York

Metropolitan National Bank, New York, New York -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 20, 2013

Savings and Loan Holding Companies

Richmond

Independence Federal Savings Bank, Washington, D.C. -- waiver of application to acquire Colombo Bancshares, Inc., Rockville, Maryland, and Colombo Bank, in connection with Colombo Bank's merger into Independence Bank.

- Granted, November 22, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 23, 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
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NONE

CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
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District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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
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

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
METUCHEN, MHC	MHC Activity	Metuchen, MHC, and Metuchen Bancorp, Inc., both of Metuchen, NJ, propose to engage indirectly in real estate investment activities through a subsidiary of Metuchen Savings Bank, Metuchen, NJ.	Newspaper: Federal Register:	Not applicable 12/13/2013

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
RICHWOOD BKG CO	RICHWOOD, OHIO
SETTLERS BK	MARIETTA, OHIO
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 23, 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:	12/08/2013
			Federal Register:	12/12/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
BANK OF HAMPTON ROADS	VIRGINIA BEACH, VIRGINIA
ESSEX BK	TAPPAHANNOCK, VIRGINIA
FIRST CAP BK	GLEN ALLEN, VIRGINIA
FIRST PEOPLES BK INC	MULLENS, WEST VIRGINIA
VIRGINIA CMRC BK	ARLINGTON, VIRGINIA

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 23, 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 11/26/2013
Jefferson Bankshares, Inc.	3A1	Jefferson Bankshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Jefferson Bank of Florida, both of Oldsmar, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
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
SOUTH GEORGIA BANK HOLDING COMPANY	* 3A5	South Georgia Bank Holding Company, Omega, Georgia, to merge with Dooly Bancshares, Inc., and thereby acquire its subsidiary, Bank of Dooly both of Vienna, Georgia.	Newspaper: Federal Register:	Not available 12/13/2013
SOUTH GEORGIA BANK HOLDING COMPANY	CIC	After the fact change in control notice filed by James Brian Ponder, Melissa Kay Ponder, Kenneth Earl Ponder, June Sumner Ponder, Beverly Ponder Paulk, all of Tifton, Georgia, as well as Marlyn Jones Ponder and Earline Ponder, individually and as trustee for April Farron Paulk Trust, Jessica Shannon Paulk Trust, Cyrus Jones Ponder Trust, Marilyn Elisabeth Ponder Trust, Victoria Lorriane Ponder Trust, Ponder-Tolbert Trust No.II, Ona Tolbert Family Trust, Earl Tolbert Family Trust, Ona Tolbert Family Trust No.II, all of Omega, Georgia, to collectively retain 11.4 percent of the outstanding voting shares of common stock of South Georgia Bank Holding Company, and its subsidiary, South Georgia Banking Company, both of Omega, Georgia.	Newspaper: Federal Register:	Not available 12/13/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 18C	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:	Not available
	* Branch		Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
BANK 1ST	WEST UNION, IOWA
CAMP GROVE ST BK	CAMP GROVE, ILLINOIS
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN
CSB BK	CAPAC, MICHIGAN
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA
FARMERS & MRCH BK	BERLIN, WISCONSIN
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS
FIRST AMER BK	FORT DODGE, IOWA
FIRST B&T	EVANSTON, ILLINOIS
FIRST NB OF HAMPTON	HAMPTON, IOWA
FORT MADISON B&TC	FORT MADISON, IOWA
IOWA ST B&TC	FAIRFIELD, IOWA
MORTON CMNTY BK	MORTON, ILLINOIS
PEOPLES' BK ARLINGTON HEIGHTS	ARLINGTON HEIGHTS, ILLINOIS

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/05/2013
			Federal Register:	11/27/2013

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

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Institution	Location
EAGLE B&TC	LITTLE ROCK, ARKANSAS
FIRST ST BK	SAINT PETER, ILLINOIS
OLD MO BK	SPRINGFIELD, MISSOURI
PADUCAH B&TC	PADUCAH, KENTUCKY
PEOPLES B&TC CO	TROY, MISSOURI
SIMMONS FIRST BK OF EL DORADO	EL DORADO, ARKANSAS
SUMMIT BK	ARKADELPHIA, ARKANSAS
TEUTOPOLIS ST BK	TEUTOPOLIS, ILLINOIS
UNION BK OF MENA	MENA, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 Insurance 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:	12/01/2013 12/06/2013
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

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
FIRST CMNTY BK	GLASGOW, MONTANA
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
FLINT CREEK VALLEY BK	PHILIPSBURG, MONTANA
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN
PROFINIUM FNCL	TRUMAN, MINNESOTA
STATE BK OF EWEN	EWEN, MICHIGAN
TETON BKS	FAIRFIELD, MONTANA
WESTERN BK OF WOLF POINT	WOLF POINT, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/08/2013 12/06/2013
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska, to acquire 100 percent of the voting shares of Cass County State Company, parent of Cass County Bank, Inc.	Newspaper: Federal Register:	Not available Not available
FIRST LIBERTY CAPITAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A5	First Liberty Capital Corporation Employee Stock Ownership Plan, to acquire an additional 4.02 percent for a total of 31.99 percent of the voting shares of the First Liberty Capital Corporation, parent of The First National Bank of Hugo, all of Hugo, Colorado.	Newspaper: Federal Register:	12/07/2013 12/23/2013
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 1777 16th Street, Denver, Colorado.	Newspaper: Federal Register:	12/03/2013 Not applicable
PLAINS BANCSHARES, INC.	* 3A1	Plains Bancshares, Inc., Plains, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Plains State Bank, Plains, Kansas.	Newspaper: Federal Register:	Not available 12/23/2013
TOWNSEND HOLDING COMPANY	CIC	The Jan Elaine Townsend 2012 Trust, The Hilary Irene Townsend 2012 Trust, The Lara Townsend Gradt 2012 Trust, and the Jennifer Townsend Earls 2012 Trust, Barbara Newman Townsend, trustee, all of Grove, Oklahoma, to acquire control of Townsend Holding Company, parent of Bank of Grove, both located in Grove, Oklahoma.	Newspaper: Federal Register:	12/02/2013 12/10/2013

District: 10

Federal Reserve Bank of Kansas City

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Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CISTERN, LLC	* 3A1	Cistern, LLC and Flatonia Investments, LLC, both of Houston, Texas, to become bank holding companies by acquiring 100% of The Columbia Savings Bank, Cincinnati, Ohio.	Newspaper: Federal Register:	Not available 12/16/2013
CISTERN, LLC	4c8	Cistern, LLC and Flatonia Investments, LLC, both of Houston, Texas, to acquire Kovar, LLC, and Envoy Mortgage, Ltd, both of Houston, Texas, pursuant to Section 4(c)(8) of the BHC Act, and thereby engage in extending credit and servicing loans, and activities related to extending credit pursuant to Section 225.28(b) (1) and (2) of Regulation Y.	Newspaper: Federal Register:	Not applicable 12/13/2013
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:	12/03/2013 12/06/2013
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:	11/14/2013 11/15/2013
HILL COUNTRY BANCSHARES, INC.	* 3A1	Hill Country Bancshares, Inc., Llano, Texas, to become a bank holding company by acquiring 100 percent of Llano National Bank, Llano, Texas.	Newspaper: Federal Register:	Not available 12/16/2013
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: Federal Register:	11/28/2013 11/26/2013
THE 2013 MONTE HULSE FAMILY IRREVOCABLE TRUST I	* 3A1	The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas, to acquire 19.62 percent (1,672.45 shares) of FCT Bancshares, Inc., Waco, Texas, and thereby indirectly acquire First National Bank of Central Texas, Waco, Texas.	Newspaper: Federal Register:	Not available Not available

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
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NONE

CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 23, 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
HERITAGE OAKS BANCORP	* 3A5	Heritage Oaks Bancorp, Paso Robles, California, to merge with Mission Community Bancorp, San Luis Obispo, California, with Heritage Oaks Bancorp as the surviving entity.	Newspaper: Federal Register:	Not available Not available
NCAL BANCORP	CIC	1) 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 and 2) Notices by NCAL Bancorp, Los Angeles, California, to appoint Alex Meruelo, Luis Alberto Armona, Xavier Alvarez Gutierrez and Ashokkumar R. Patel as Directors.	Newspaper: Federal Register:	Not available 10/24/2013
TAIPEI FUBON COMMERCIAL BANK CO., LTD.	FBSEA	Taipei Fubon Commercial Bank Co., Ltd, Taipei, Taiwan, requests to establish a representative office in San Jose, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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

CRA Examinations scheduled for First Quarter of 2014 (January 1, 2014 - March 31, 2014)

Institution	Location
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA
CALIFORNIA REPUBLIC BK	IRVINE, CALIFORNIA
CAPITAL BK	SAN JUAN CAPISTRANO, CALIFORNIA
DBA OR PACIFIC BK	FLORENCE, OREGON

* Subject to the provisions of the Community Reinvestment Act