
Federal Reserve Release



H.2

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

No. 48

Week Ending November 30, 2013

Bank Holding Companies

Investors Bancorp, MHC, Short Hills, New Jersey, and Investors Bancorp, Inc. -- to acquire Roma Financial Corporation, MHC, Robbinsville, and Roma Financial Corporation and thereby indirectly acquire Roma Bank and RomAsia Bank, South Brunswick Township (FRB Order No. 2013-11).

- Approved, November 27, 2013

Forms

Forms -- final Board review to implement the Report of Selected Money Market Rates (FR 2420).

- Approved, November 25, 2013

Regulations and Policies

Payment System Risk Policy -- publication for comment of proposed rules to (1) modify the posting rules for automated clearinghouse and commercial check transactions and (2) make related changes to Regulation J.

- Approved, November 22, 2013

(A/C)

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

Frost Bank, San Antonio, Texas -- to establish a branch at 1800 Post Oak Boulevard, Houston.

- Approved, November 25, 2013

Bank Holding Companies

San Francisco

East West Bancorp, Inc., Pasadena, California -- waiver of application to merge with MetroCorp Bancshares, Inc., Houston, Texas, in connection with the mergers of MetroBank, National Association, and Metro United Bank, San Diego, California, with and into East West's subsidiary bank, East West Bank, Pasadena.

- Granted, November 26, 2013

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

JAM Consolidation Fund, LP, New York, New York; JAM Managers LLC; and Jacobs Asset Management, LLC -- relief from certain commitments.

- Granted, November 25, 2013

Change in Bank Control

Chicago

Central South Bancorporation, Inc., Indianola, Iowa -- change in bank control of Central South Bancorporation and its subsidiary, Peoples Savings Bank, Indianola.

- Permitted, November 25, 2013

Extensions of Time

Director, BS&R

Deutsche Bank Trust Company Americas, New York, New York -- extension of time to conduct and report the results of a required stress test.

- Granted, November 27, 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 27, 2013

Membership

Kansas City

Enterprise Bank, National Association, Omaha, Nebraska -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 27, 2013

Boston

Southbridge Savings Bank, Southbridge, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, November 27, 2013

Savings and Loan Holding Companies

Philadelphia

Fox Chase Bancorp, Inc., Hatboro, Pennsylvania -- relief from certain commitments.

- Granted, November 26, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 30, 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 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLIFTON MHC	* MHC Conversion	Clifton MHC, Clifton, NJ, proposes to convert to stock form and merge with and into Clifton Bancorp, Inc., Clifton, NJ, which proposes to become a savings and loan holding company by acquiring Clifton Saving Bank, Clifton, NJ.	Newspaper:	Not available
	* SLHC Formation		Federal Register:	Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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2354985	CUSTOMERS BK, PHOENIXVILLE, PENNSYLVANIA	01/28/2013	11/14/2013	NI	Large Bank

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 November 30, 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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NONE					

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK AND TRUST COMPANY, THE	* Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch at 7305 Peppers Ferry Boulevard, Fairlawn, Virginia	Newspaper:	12/02/2013
			Federal Register:	Not applicable
UNION FIRST MARKET BANK	* 18C	Union First Market Bank, Richmond, Virginia, to acquire certain assets and assume certain	Newspaper:	Not available
	* Branch	liabilities of the 9605 Gayton Road branch of StellarOne Bank, Christiansburg, Virginia.	Federal Register:	Not applicable

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 30, 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
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1294 Union Avenue, Memphis, Tennessee, to be known as the Memphis Medical Center Branch.	Newspaper: Federal Register:	12/07/2013 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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 14 low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable 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

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 30, 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:	11/18/2013 Not applicable
GENERATIONS BANCORP, INC.	CIC	Notice by Robert E. Schmidt, Jr., Clearwater, Florida, to retain more than 10 percent control of Generations Bancorp, Inc., Pewaukee, Wisconsin.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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618647	FIRST HERITAGE BK, SHENANDOAH, IOWA	07/22/2013	11/18/2013	S	Small Bank
874845	LAKE CITY BK, WARSAW, INDIANA	07/29/2013	11/16/2013	S	Large Bank

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 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANK & TRUST COMPANY	Member	Commercial Bank & Trust Company, Monticello, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST BANCSHARES, INC.	* 3A1	First Bancshares, Inc., Mountain Grove, Missouri, to become a bank holding company through the conversion of its wholly-owned subsidiary bank, First Home Savings Bank, Mountain Grove, Missouri, from a state chartered savings bank to a state chartered nonmember bank.	Newspaper: Federal Register:	12/26/2013 12/26/2013
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to increase its ownership in CrossFirst Holdings, LLc, Leawood, Kansas, from 9.18% to 9.90% though the purchase of 58,000 additional common member units.	Newspaper: Federal Register:	12/27/2013 Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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136459	GATES BKG&TC, GATES, TENNESSEE	08/12/2013	11/22/2013	S	Small Bank

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 30, 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:	Not available
			Federal Register:	12/13/2013

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 12/23/2013
GRAND BANCORP, INC.	* 3A1	Grand Bancorp, Inc., Grove, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Grand Savings Bank, Grove, Oklahoma.	Newspaper: Federal Register:	Not available Not available
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

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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742355	FARMERS BK OF LINCOLN, LINCOLN, MISSOURI	08/26/2013	11/22/2013	S	Small Bank
704559	METCALF BK, LEES SUMMIT, MISSOURI	08/12/2013	11/20/2013	S	Large Bank

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 November 30, 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
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:	12/11/2013 12/16/2013
MENARD NATIONAL BANK, THE	Member	The Menard National Bank, Menard, 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
PLAINSCAPITAL BANK	* Branch	Plains Capital Bank, Dallas, Texas, to establish a branch at 1748 E. Broad St., Suite 102, Mansfield, Texas 76063.	Newspaper: Federal Register:	12/10/2013 Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 6100 Colleyville Boulevard, Suite 170, Colleyville, Texas 76034.	Newspaper: Federal Register:	12/10/2013 Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 126 Ranch House Road, Suite 400, Aledo, Texas 76008.	Newspaper: Federal Register:	12/10/2013 Not applicable
SHARE PLUS FEDERAL BANK	Member	Share Plus Federal Bank, Plano, Texas, to become a member of the Federal Reserve System through the conversion from a federal savings bank.	Newspaper: Federal Register:	Not applicable Not applicable
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:	12/14/2013 12/26/2013

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER BANK PARTNERS, INC.	* 3A3	Carpenter Bank Partners, Inc, CCFW, Inc, dba Carpenter & Company, Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community BancFund, L.P., Carpenter Community BancFund-A, L.P., and Carpenter Community BancFund-CA, L.P., all of Irvine, California, to acquire 18.1 percent of Heritage Oaks Bancorp and thereby indirectly acquire Heritage Oaks Bank, both of Paso Robles, California.	Newspaper: Federal Register:	Not available Not available
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:	12/20/2013 12/23/2013
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

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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