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**Federal Reserve Release**

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*H.2*

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

*No. 50*

*Week Ending December 14, 2013*

### Bank Holding Companies

United Bankshares, Inc., Charleston, West Virginia, and George Mason Bankshares, Inc., Fairfax, Virginia -- to acquire Virginia Commerce Bancorp, Inc., Arlington, Virginia, and Virginia Commerce Bank; and for United's subsidiary bank, United Bank, Fairfax, to merge with Virginia Commerce Bank, Arlington, and thereby establish branches.

- Approved, December 11, 2013

### Currency

Federal Reserve Notes -- new currency budget for 2014.

- Approved, December 12, 2013

### Forms

Forms -- final Board review to revise without extension the Banking Organization Systemic Risk Report (FR Y-15).

- Approved, December 11, 2013

### Regulations and Policies

Conformance Period for Volcker Rule -- extension to July 21, 2015, for covered banking entities to conform their activities and investments to the section 619 of the Dodd-Frank Act.

- Approved, December 10, 2013

Qualified and Non-Qualified Mortgage Loans -- interagency statement to clarify safety-and-soundness expectations and Community Reinvestment Act considerations related to qualified mortgage loans and non-qualified mortgage loans offered by regulated institutions.

- Announced, December 13, 2013

### Regulations and Policies

Regulation CC (Availability of Funds and Collection of Checks) -- publication for comment of proposed amendments to check collection and return rules to reflect the evolution of the nation's check collection system from one that is largely paper based to one that is virtually all electronic.

- Approved, December 9, 2013

Regulation VV (Proprietary Trading and Relationships with Covered Funds) -- final interagency rules to implement the so-called Volcker Rule of the Dodd-Frank Act, which contains certain prohibitions and restrictions on the ability of a banking entity and nonbank financial company supervised by the Federal Reserve to engage in proprietary trading and have certain interests in, or relationships with, a hedge fund or private equity fund.

- Approved, December 10, 2013

Regulation Z (Truth in Lending) -- final interagency rule establishing certain exemptions from the Dodd-Frank Act's appraisal requirements for a subset of higher-priced mortgage loans.

- Approved, December 5, 2013

(A/C)

### Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the twelve Federal Reserve Banks for 2014.

- Announced, December 13, 2013

### Enforcement

Farmers & Miners Bank, Pennington Gap, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, December 12, 2013

Enforcement

The Royal Bank of Scotland Group plc, Edinburgh, Scotland, and The Royal Bank of Scotland plc -- issuance of a consent cease and desist order and order of assessment of a civil money penalty.

- Announced, December 11, 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**

## Secretary

IberiaBank, Lafayette, Louisiana -- to establish a branch at 1294 Union Avenue, Memphis, Tennessee.

- Approved, December 12, 2013

## Dallas

PlainsCapital Bank, Dallas, Texas -- to establish branches at 6100 Colleyville Boulevard, Colleyville; 1748 East Broad Street, Mansfield; and 126 Ranch House Road, Aledo (three applications).

- Approved, December 13, 2013

**Bank Holding Companies**

## Kansas City

Banner County Ban Corporation Employee Stock Plan and Trust, Harrisburg, Nebraska -- to acquire additional shares of Banner County Ban Corporation, Harrisburg, and Banner Capital Bank.

- Approved, December 9, 2013

## Kansas City

Carroll County Bancshares, Inc., Carrollton, Missouri -- to acquire shares of Adams Dairy Bancshares, Inc., Blue Springs, and Adams Dairy Bank.

- Approved, December 13, 2013

**Bank Holding Companies**

Minneapolis

Choice Financial Holdings, Inc., Grafton, North Dakota -- to acquire Great Plains National Bank, Belfield, and to acquire an interest in Great Plains National Insurance Agency, LLC, LaMoure, and thereby indirectly engage in general insurance agency activities in a community with a population not exceeding 5,000.

- Approved, December 12, 2013

Dallas

FB Bancshares, Inc., Wichita Falls, Texas -- to acquire Byers Bancshares, Inc., Byers, and indirectly acquire First National Bank of Byers.

- Approved, December 13, 2013

Kansas City

Geneva State Company, Geneva, Nebraska -- to acquire Riverdale Bancshares, Inc., Riverdale, and State Bank of Riverdale.

- Approved, December 9, 2013

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- to acquire Union Bank of Blair, Blair.

- Approved, December 10, 2013

Kansas City

Nebraska Bankshares, Inc., Farnam, Nebraska -- to acquire Stamford Banco, Inc., Stamford, and its subsidiary, Community Bank, Alma, and thereby engage in general insurance activities.

- Approved, December 9, 2013

**Bank Holding Companies**

Chicago

Talmer Bancorp, Inc., Troy, Michigan -- to acquire Michigan Commerce Bank, Ann Arbor.

- Approved, December 13, 2013

**Bank Mergers**

Chicago

Central Bank, Storm Lake, Iowa -- to purchase the assets and assume the liabilities of seven branches of Liberty Bank, FSB, West Des Moines, and thereby establish branches.

- Approved, December 10, 2013

**Banks, Foreign**

Director, BS&R

Canara Bank, Bangalore, India -- to establish a branch in New York, New York.

- Approved, December 13, 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, December 13, 2013

**Banks, State Member**

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, December 13, 2013

San Francisco

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Withdrawn, December 12, 2013

**Change in Bank Control**

Chicago

Midstate Financial Corporation, Brownsburg, Indiana -- change in bank control of Midstate Financial Corporation and its subsidiary, Hendricks County Bank and Trust Company, Brownsburg.

- Permitted, December 13, 2013

**Extensions of Time**

St. Louis

Greenville Bancshares, Inc., Piedmont, Missouri -- extension to March 19, 2014, to merge with Ripley County Bancshares, Inc., Piedmont, and thereby acquire Peoples Community State Bank, Doniphan.

- Granted, December 11, 2013

**Financial Holding Companies**

Kansas City

Southwest Bancorp, Inc., Stillwater, Oklahoma -- election to become a financial holding company.

- Effective, December 11, 2013



**Membership**

St. Louis

Commercial Bank & Trust Company, Monticello, Arkansas -- to become a member of the Federal Reserve System.

- Approved, December 10, 2013

Kansas City

The First National Bank of Wahoo, Wahoo, Nebraska -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, December 13, 2013

Dallas

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

- Approved, December 13, 2013

**Savings and Loan Holding Companies**

Secretary

Ameritas Mutual Holding Company, Lincoln, Nebraska; Ameritas Holding Company; Ameritas Life Insurance Corp.; and Acacia Life Insurance Company, Bethesda, Maryland -- to deregister as savings and loan holding companies.

- Approved, December 9, 2013

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH VALLEY BANCSHARES, INC.	CIC	Interagency Notice of Change in Control submitted by Clay Graham, Zanesville, OH; Bryan Graham, Zanesville, OH; Colby James Graham, Zanesville, OH; Courtney Lynelle Graham, Columbus, OH; Adam Hamilton Graham, Bexley, OH; and Mark David Weiser and Debra Kay Weiser, Zanesville, OH (collectively the Graham Family Control Group) of their intent to retain control of 25 percent or more of the outstanding voting shares of North Valley Bancshares, Inc., Zanesville, OH.	Newspaper:	12/19/2013
			Federal Register:	Not available



**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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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 December 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AQUESTA FINANCIAL HOLDINGS, INC.	3A1	Aquesta Financial Holdigs, Inc., Cornelius, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Aquesta Bank, Cornelius, North Carolina.	Newspaper: Federal Register:	Not applicable Not applicable
FAUQUIER BANK, THE	* Branch	The Fauquier Bank, Warrenton, Virginia, to establish a branch at 8780 Centreville Road, Manassas, Virginia.	Newspaper: Federal Register:	12/19/2013 Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 2035 Wall Street, Spring Hill, Tennessee.	Newspaper: Federal Register:	Not available 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:	12/21/2013 12/13/2013

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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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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 December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAYLAKE BANK	* 18C * Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to purchase certain assets and assume certain liabilities of a branch, located at 333 South Nicolet Road, Appleton, Wisconsin of Community Bank & Trust, Sheboygan, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
FIDELITY COMPANY	CIC	James R. Kennedy, Jr, Dubuque, Iowa, as trustee of the Kennedy Control Trust, Dubuque, Iowa, to acquire control and for the Kennedy Control Trust to join the Kennedy Family Group consisting of: Sarah A. Roby, Cumming, Iowa; Catherine E. Roby, Cumming, Iowa; Susan M. Kennedy, West Des Moines, Iowa; Jessica L. Kennedy, West, Des Moines, Iowa; Joseph J. Kennedy, Robins, Iowa; Ellen M. Kennedy, Robins, Iowa; Sean J. Kennedy, Robins, Iowa; Thomas J. Kennedy, Robins, Iowa; Daniel J. Kennedy, Marion, Iowa; Erica R. Kennedy, Dyersville, Iowa; and Adam H. Kennedy, Dyersville, Iowa, to retain control of more than 25 percent of the outstanding voting stock of Fidelity Company, Dubuque, Iowa, and thereby to indirectly control Fidelity Bank & Trust, Dubuque, Iowa, and Community State Bank, Tipton, Iowa.	Newspaper: Federal Register:	12/13/2013 12/26/2013
FIRST BANCORP, INC.	CIC	The George Breckenridge Family Trust, with Maureen Breckenridge as trustee, and Maureen Breckenridge as trustee of the George Breckenridge Family Trust and the Maureen Breckenridge Trust, individually, and the George Breckenridge Family Trust, the Maureen Breckenridge Trust, and Maureen Breckenridge as trustee of the George Breckenridge Family Trust and the Maureen Breckenridge Trust, all of Yates City, Illinois, together as a group acting in concert, to retain control of 25 percent or more of the voting shares of First Bancorp, Inc., and thereby indirectly retain control of Bank of Yates City, both of Yates City, Illinois.	Newspaper: Federal Register:	Not available 01/02/2014
LAKE FOREST BANK & TRUST COMPANY	* 18C * Branch	Lake Forest Bank & Trust Company, Lake Forest, Illinois, to purchase the assets and assume the liabilities of a branch, and will continue to operate a branch, located at 4 East Scranton Avenue, Lake Bluff, Illinois; from Baytree National Bank & Trust Company, Lake Forest, Illinois.	Newspaper: Federal Register:	Not available Not applicable
VAN BUREN BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Van Buren Bancorporation ESOP, Keosauqua, Iowa, to increase its ownership of Van Buren Bancorporation, Keosauqua, Iowa, from 43.42 percent to up to 50.1 percent, and thereby increase its indirect ownership of Community First Bank, Keosauqua, Iowa and First Iowa State Bank, Albia, Iowa.	Newspaper: Federal Register:	Not available 01/10/2014

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**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 December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EMPIRE BANK	Member	Empire Bank, Springfield, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
SUGAR CREEK MHC	* MHC Conversion	Sugar Creek MHC, a federally chartered mutual holding company, to convert to stock form and merge with Sugar Creek Financial Corp., a federal corporation, both of Trenton, Illinois. Sugar Creek Financial Corp. will be merged into a newly formed Maryland corporation also named Sugar Creek Financial Corp., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of Tempo Bank, a federal savings bank, Trenton, Illinois.	Newspaper: Federal Register:	01/13/2014 01/10/2014



**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/18/2013
			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	

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
MILLENNIUM BANCSHARES, INC.	* 3A1	Millennium Bancshares, Inc., Junction City, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Millennium Bank, Junction City, Kansas.	Newspaper: Federal Register:	01/14/2014 01/10/2014
SIOUXLAND NATIONAL CORPORATION	CIC	Bill J. Gotch, Myrna F. Gotch, Jennifer L. Gotch, and Brett J. Gotch, all of South Sioux City, Nebraska, to acquire voting shares of Siouxland National Corporation, and thereby indirectly acquire voting shares of Siouxland National Bank, both in South Sioux City, Nebraska.	Newspaper: Federal Register:	Not available 12/26/2013
VALLEY BANK SHARES, INC.	CIC	Notice by Dr. Jay R. Trofholz, Columbus, Nebraska, to retain control of Valley Bank Shares, Inc., parent of First Nebraska Bank, both in Valley, Nebraska.	Newspaper: Federal Register:	12/27/2013 01/02/2014

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

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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 December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AF MUTUAL HOLDING COMPANY	* SLHC Acquisition MHC Minority Stock Issuance	AF Mutual Holding Company and Alamogordo Financial Corp., both of Alamogordo, New Mexico, to acquire by merger, Bank 1440, Phoenix, Arizona; and Alamogordo Financial Corp., to conduct a minority stock issuance.	Newspaper: Federal Register:	Not available Not available
CISTERN, LLC	* 3A1	Cistern, LLC and Flaton 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
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch located at 12700 Hill Country Blvd., Suite 150, Bee Cave, Texas 78738.	Newspaper: Federal Register:	Not available Not applicable
MESA FINANCIAL CORPORATION	* 3A3	Mesa Financial Corporation, Sweetwater, Texas, to acquire 100 percent of South Taylor County Bancshares, Inc., and thereby indirectly acquire 100 percent of the outstanding shares of First State Bank in Tuscola, both in Tuscola, Texas.	Newspaper: Federal Register:	Not available 01/03/2014
MINDEN BANCORP, INC.	* 3A1	Minden Bancorp, Inc., Minden, Louisiana, to become a bank holding company by acquiring 100 percent of MBL Bank, Minden, Louisiana.	Newspaper: Federal Register:	Not available Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 14, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	01/09/2014 12/30/2013
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
PACIFIC COMMERCE BANK	* Branch	Pacific Commerce Bank, Los Angeles, California, to establish a branch facility to be located at 12730 High Bluff Drive, Suite 180, San Diego, California.	Newspaper: Federal Register:	12/19/2013 Not applicable
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
U & I FINANCIAL CORP.	CIC	Change in Bank Control Notice on behalf of John Jung Hun Chang, Wellwish Investment LLC, Ellis Eunrok Chang, all of Garden Grove, California, and Ellen Eunmi Chang, Bellevue, Washington, to retain 18.43 percent of U & I Financial Corp., and thereby indirect control of UniBank, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 12/26/2013



**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act