
Federal Reserve Release



H.2

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

No. 31

Week Ending August 2, 2014

Forms

Forms -- final Board review to implement the Complex Institution Liquidity Monitoring Report (FR 2052a) and Liquidity Monitoring Report (FR 2052b).

- Approved, July 30, 2014

Forms -- initial Board review to revise without extension the Consolidated Financial Statements for Holding Companies (FR Y-9C) and Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP).

- Proposed, July 30, 2014

Enforcement

Lincoln County Bancorp, Troy, Missouri, and Peoples Bank and Trust Company -- written agreement issued June 14, 2010, terminated July 23, 2014.

- Announced, July 29, 2014

Metropolitan Bank Group, Inc., Chicago, Illinois -- cease and desist order issued April 12, 2013, terminated July 25, 2014.

- Announced, July 31, 2014

Premier Bank, Denver, Colorado -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, July 31, 2014

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

Chicago

State Bank of the Lakes, Antioch, Illinois -- to establish a branch at 8056 39th Avenue, Kenosha, Wisconsin.

- Approved, July 30, 2014

Bank Holding Companies

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- to acquire through merger Ouachita Bancshares Corporation, Monroe, Louisiana, and thereby indirectly acquire Ouachita Independent Bank.

- Withdrawn, August 1, 2014

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- to merge with Central Community Corporation, Temple, Texas, and thereby indirectly acquire First State Bank Central Texas, Austin.

- Withdrawn, August 1, 2014

St. Louis

Banterra Corp, Eldorado, Illinois -- waiver of application to acquire Hardin County Bancorp, Inc., Rosiclare, in connection with the merger of their respective subsidiaries, Banterra Bank, Marion, and Area Bank, Rosiclare.

- Granted, August 1, 2014

Bank Holding Companies

Secretary

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania, and The Bryn Mawr Trust Company -- for Bryn Mawr Bank Corporation to merge with Continental Bank Holdings, Inc., Plymouth Meeting, and thereby acquire Continental Bank and engage in operating a savings association; and for The Bryn Mawr Trust Company to merge with Continental Bank and thereby establish branches.

- Approved, July 31, 2014

Cleveland

F.N.B. Corporation, Pittsburgh, Pennsylvania -- waiver of application to acquire OBA Financial Services, Germantown, Maryland, in connection with the merger of their respective subsidiaries, First National Bank of Pennsylvania, Hermitage, Pennsylvania, and OBA Bank, FSB, Germantown.

- Granted, July 28, 2014

San Francisco

Hanmi Financial Corporation, Los Angeles, California -- waiver of application to indirectly acquire United Central Bank, Garland, Texas, in connection with its merger with and into Hanmi's subsidiary, Hanmi Bank, Los Angeles.

- Granted, August 1, 2014

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Approved, July 31, 2014

Bank Holding Companies

Atlanta

National Commerce Corporation, Birmingham, Alabama -- to merge with United Group Banking Company of Florida, Inc., Longwood, Florida, and thereby acquire United Legacy Bank.

- Approved, July 28, 2014

San Francisco

PBB Bancorp, Los Angeles, California -- to become a bank holding company by acquiring Premier Business Bank, Los Angeles.

- Approved, August 1, 2014

Boston

Pilgrim Bancshares, Inc., Cohasset, Massachusetts -- to acquire Pilgrim Bank, Cohasset, in connection with the conversion of Conahasset Bancshares, MHC, from mutual to stock form.

- Approved, August 1, 2014

Atlanta

United Bank Corporation, Barnesville, Georgia, and United Bank, Zebulon -- waiver of application to acquire Monroe County Bank, Forsyth, in connection with its merger with and into United Bank.

- Granted, July 30, 2014

Bank Mergers

Minneapolis

American State Bank of Grygla, Grygla, Minnesota -- to merge with American State Bank of Erskine, Erskine, and thereby establish a branch.

- Approved, July 31, 2014

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, July 29, 2014

Director, BS&R

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

- Approved, August 1, 2014

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, July 31, 2014

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Withdrawn, July 30, 2014

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments (two requests).

- Approved, July 29, 2014

Change in Bank Control

Richmond

Independence Bancshares, Inc., Greenville, South Carolina -- change in bank control of Independence Bancshares, Inc. and its subsidiary, Independence National Bank, Greenville.

- Permitted, July 30, 2014

Minneapolis

Security State Bank Holding Company, Fargo, North Dakota -- change in bank control of Security State Bank Holding Company and its subsidiary, Bank Forward, Hannaford.

- Permitted, August 1, 2014

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to November 20, 2014, to acquire additional shares of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, July 31, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 2, 2014

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 August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment through M&T Bank Affordable Housing Fund SCG, LLLP, in Takoma Springs Place Limited Partnership ("Metro Village"), to construct an apartment complex in Washington, District of Columbia, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATHFINDER BANCORP, M.H.C.	* MHC Conversion * 3A1	Pathfinder Bancorp, MHC, Oswego, New York (the "MHC"), the mutual holding company that controls Pathfinder Bank, Oswego, New York, proposes to convert to stock form. Pursuant to the conversion, the MHC and Pathfinder Bancorp, Inc., Oswego, New York, the existing mid-tier holding company of the Pathfinder Bank, will cease to exist, and Pathfinder Bank will become a wholly-owned subsidiary of Pathfinder Bancorp, Inc., Oswego, New York, a newly formed corporation, which proposes to become a bank holding company by acquiring Pathfinder Bank.	Newspaper:	Not available
			Federal Register:	07/17/2014

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	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 2, 2014

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					

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 August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGAL BANCORP, INC.	CIC	Mr. Daniel Hirschfeld, Timonium, Maryland, Mr. Thomas J. Faust, Lutherville, Maryland, and Mr. Charles J. Ilardo, Lutherville, Maryland, to acquire up to 100% of the voting securities of Regal Bancorp, Inc., Owings Mills, Maryland, and thereby indirectly control Regal Bank & Trust, Owings Mills, Maryland.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 2, 2014

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
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at 203 Greene Street SE, Suite 300, Huntsville, Alabama.	Newspaper: Federal Register:	08/07/2014 Not applicable
BANK OF ERATH HOLDING COMPANY	CIC	After-the-fact change in control notice filed by Paul Gonsoulin Moresi Jr., Linda Hebert Moresi, and Paul Gonsoulin Moresi III, all of Abbeville, Louisiana; to retain 10.68 percent of the outstanding voting shares of Bank of Erath Holding Company, and its subsidiary, Bank of Erath, both of Erath, Louisiana.	Newspaper: Federal Register:	Not available Not available
JONES BANCSHARES, L.P.	CIC	After-the-fact change in control notice filed by J. C. Jones, Jr., Blackshear, Georgia; Carole Jones, Blackshear, Georgia; Patrick C. Jones, Blackshear, Georgia; J. C. Jones, III, Waycross, Georgia; 2012 Patrick C. Jones Irrevocable Trust, Waycross, Georgia; JCJ Irrevocable Trust, Waycross, Georgia; and The Jones Company, Waycross, Georgia for permission for 2012 Patrick C. Jones Irrevocable Trust, Waycross, Georgia; and JCJ Irrevocable Trust, Waycross, Georgia; to retain 12.15 percent of the partnership units of Jones Bancshares LP, Waycross, Georgia. Jones Bancshares, LP controls PrimeSouth Bancshares, Waycross, Georgia and PrimeSouth Bank, Blackshear, Georgia.	Newspaper: Federal Register:	08/15/2014 08/14/2014

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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 August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BARLOW BANKING CORPORATION	* 3A3	Barlow Banking Corporation, Iowa Falls, Iowa, to acquire up to 19.39 percent of Northfield Bancshares, Inc., Northfield, Minnesota and thereby indirectly acquire Community Resource Bank, Northfield, Minnesota.	Newspaper: Federal Register:	Not available 08/21/2014
CEDAR VALLEY BANKSHARES, LTD.	* 3A3	Cedar Valley Bankshares, LTD, Charles City, Iowa, to acquire 100 percent of Hampton State Bank, Hampton, Iowa.	Newspaper: Federal Register:	08/16/2014 08/08/2014
FIRST MAZON BANCORP, INC.	CIC	Notice by the family group consisting of: Robert W. Breisch, Sr., individually and as co-trustee of the Breisch Living Trust, Phyllis A. Breisch, individually, and as co-trustee of the Breisch Living Trust, The Breisch Living Trust, Thomas R. Bartholet, Robert W. Breisch, Jr., Carla Breisch, Gabrielle L. Breisch, Michael C. Breisch, Brittany C. Breisch, Christina M. Breisch-Harty, Timothy J. Harty, Timothy J. Harty, Jr., Jonathon W. Harty, Kimberly A. Breisch-Rodosky, William J. Rodosky, Jr., Madelynn M. Rodosky, to control above 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper: Federal Register:	Not available Not available
HOMETOWN BANCORP, LTD.	CIC	Kimberly L. Johnson, Naples, Florida, as co-trustee of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, together with Lisa M. Reilly, Naples, Florida, as the co-trustee of the Shelly A. Stayer 2010 Childrens Trust to be added to the Stayer Family Control Group and thereby control 11.09 percent of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin and indirectly Hometown Bank, Fond du Lac, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	07/28/2014 Not available
SPRING BANCORP, INC.	CIC	Jason Knoedler, Colten Knoedler, Claire Knoedler, and Chase Knoedler, Natalie Marantz and Jason Knoedler, as the general partners of Marantz Investments, L.P., Melissa Knoedler Irrevocable Trust, Gregory Marantz Irrevocable Trust, and Jennifer Marantz Irrevocable Trust as limited partners of Marantz Investments, L.P., Tom Marantz, as trustee of the Tom Marantz Revocable Trust and Natalie Marantz, as trustee of the Natalie Marantz Revocable Trust to be added to the Marantz Family Control group to retain control of 43.30 percent of Spring Bancorp, Inc., and thereby indirectly control, Bank of Springfield, both of Springfield, Illinois.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ILLINOIS BANCSHARES, INC.	CIC	Notice by Augustin S. Hart, Ill, Rebecca S. Hart and Broadwater Partners LP, all of Oquawka, Illinois; Douglas S. Hart of Powell, Wyoming; the general partner of Broadwaters Partnership LP, Broadwaters, Inc. of Cody, Wyoming ("GP"); the principal shareholder and President of GP, Augustin S. Hart III and three other principal shareholders of GP, Kathryn Stuart Lansing, Lake Forest, Illinois; Douglas S. Hart, Powell, Wyoming; and Harriet Heather Hart, Bozeman, Montana, to retain more than 10 percent of Western Illinois Bancshares, Inc., Monmouth, Illinois.	Newspaper:	07/15/2014
			Federal Register:	Not available

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 August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Southeast Corner of Givan Avenue and Highway Y, Belton, Missouri.	Newspaper:	08/08/2014
			Federal Register:	Not applicable
ROCK BANCSHARES, INC.	4c8	Rock Bancshares, Inc., Little Rock, Arkansas, to engage, de novo, through its proposed nonbank subsidiary, Rock Services Company, LLC, Little Rock, Arkansas, in management consulting and counseling, employee benefit consulting and career counseling, and data processing services.	Newspaper:	Not applicable
			Federal Register:	08/20/2014

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 August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLE BANCORP MONTANA, INC.	* 3A1	Eagle Bancorp Montana, Inc., Helena, Montana, to become a bank holding company by acquiring 100 percent of Opportunity Bank of Montana, Helena, Montana. Opportunity Bank of Montana a state-chartered interim commercial bank, proposes to become a member of the Federal Reserve System. Opportunity Bank of Montana also intends to merge with American Federal Savings Bank, Helena, Montana, with Opportunity Bank of Montana as the survivor, and incident thereto, establish 12 branches. American Federal Savings Bank is currently a wholly-owned subsidiary of Eagle Bancorp Montana.	Newspaper:	Not available
	* 18C		Federal Register:	08/11/2014
	* Branch Member			
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Mountain West Bank, National Association, Helena, Montana, and incident thereto establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASTRA FINANCIAL CORPORATION	CIC	Notification submitted by Timothy W. Olsen, Atlanta, Georgia, to acquire control of Astra Financial Corporation, Prairie Village, Kansas, parent of TriCentury Bank, Simpson, Kansas.	Newspaper: Federal Register:	Not available Not available
FLATIRONS BANK	Member	Flatirons Bank, Boulder, Colorado, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
NORTON BANKSHARES, INC.	CIC	Notification submitted by the Stanton D. Nelson Trust No. 2, the Clark S. Nelson Trust No. 2, the N. Terry Nelson Trust No. 7, and the N. Terry Nelson Trust No. 8, all of Long Island, Kansas; and the following individuals who serve as co-trustees of one or more of the trusts: Clarke S. Nelson, Long Island, Kansas; Stanton D. Nelson, Norton, Kansas; John McClymont, Norton, Kansas; Janet M. Sell, Long Island, Kansas; and John P. Engelbert, Norton, Kansas; as members of the Nelson Control Group acting in concert, to acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas. In addition, notification by the Clark S. Nelson Trust No. 2 and all trustees listed above, to individually acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.	Newspaper: Federal Register:	Not available 07/16/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK LUBBOCK BANCSHARES, INC.	* 3A3	First Bank Lubbock Baneshares, Inc., Lubbock, Texas, to acquire 100 percent of the common stock of Texas Savings Bank, SSB, Snyder, Texas.	Newspaper: Federal Register:	Not available 08/25/2014
FIRST STATE BANK	* 18C * Branch	First State Bank, Gainesville, Texas, to merge with North Texas Bank, National Association, Decatur, Texas, and to establish two branches at 661 West Thompson Street, Decatur, Texas 76234, and 211B South Oak Street, Roanoke, Texas 76262.	Newspaper: Federal Register:	Not available Not applicable
LEGACYTEXAS BANK	* 18C * Branch	LegacyTexas Bank, Plano, Texas, to acquire by merger ViewPoint Bank, National Association, Plano, Texas, and to establish branches at the 31 existing branch locations of ViewPoint Bank and at its existing head office upon relocating its head office to the present head office of ViewPoint Bank.	Newspaper: Federal Register:	Not available Not applicable
RED RIVER BANCORP, INC.	* 3A5	Red River Bancorp, Inc., Gainesville, Texas, to acquire by merger Chisholm Bancshares, Inc., Decatur, Texas, and indirectly, North Texas Bank, N.A., Decatur, Texas.	Newspaper: Federal Register:	Not available 08/25/2014
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 2050 Hall Johnson Road, Grapevine, Texas 76051.	Newspaper: Federal Register:	08/02/2014 Not applicable
VANTAGE BANK TEXAS	* 18C * Branch	Vantage Bank, San Antonio, Texas, to acquire by merger D'Hanis State Bank, Hondo, Texas, and to establish branches at 1401 19th Street, Hondo, Texas, and Highway 90 & Front Street, D'Hanis, Texas.	Newspaper: Federal Register:	Not available Not applicable
VIEWPOINT FINANCIAL GROUP, INC.	* 3A5	ViewPoint Financial Group, Inc., Plano, Texas, to acquire by merger 100% of the outstanding common stock of LegacyTexas Group, Inc., and indirectly LegacyTexas Bank, both of Plano, Texas.	Newspaper: Federal Register:	08/25/2014 08/28/2014
WELLINGTON STATE BANK	* 18C * Branch	Wellington State Bank, Wellington, Texas, to purchase substantially all of the assets and assume all of the liabilities associated with the branch office of The Ozona National Bank located at 1301 Highway 59 North, Bowie, Texas 76230.	Newspaper: Federal Register:	Not available 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 August 2, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEDAP, S.A. de C.V.	* 3A1	KEDAP S.A. de C.V., Mexico City, Mexico, to become a foreign bank holding company by acquiring 29.35 percent of the voting common stock of Vibra Bank, Chula Vista, California.	Newspaper: Federal Register:	Not available Not available
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC CITY FINANCIAL CORPORATION	CIC	Change in bank control notice on behalf of Sang Young Lee, Chun Young Lee and Lee's Gold and Diamond Import, Inc., La Canada, California, to acquire up to 11.2% of Pacific City Financial Corporation, and thereby indirectly acquire voting shares of Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	08/06/2014 Not available
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

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