Federal Reserve Release



H.2

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

No. 25

Week Ending June 22, 2013

Bank Holding Companies

Morgan Stanley, New York, New York -- to acquire additional shares of Morgan Stanley Smith Barney Holdings LLC from Citigroup Inc., New York.

- Approved, June 19, 2013

<u>Forms</u>

Forms -- final Board review to extend with revision the Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060) and Notice Claiming Status as an Exempt Transfer Agent (FR 4013) and to extend without revision the Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006), Stock Redemption Notification (FR 4008), and Investment in Bank Premises Notification (FR 4014).

- Approved, June 19, 2013

Enforcement

M&T Bank Corporation, Buffalo, New York, and Manufacturers & Traders Trust Company -- written agreement with the Federal Reserve Bank of New York.

- Announced, June 18, 2013

H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

Chicago

Morton Community Bank, Morton, Illinois -- to establish a branch at 201 Clock Tower Drive, East Peoria.

- Approved, June 20, 2013

Secretary

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 201 North Palafox Street, Pensacola, Florida.

- Approved, June 20, 2013

Chicago

Tri-County Bank, Brown City, Michigan -- to establish a branch at 6541 Van Dyke Road, Marlette, Michigan.

- Approved, June 21, 2013

Dallas

Vista Bank, Ralls, Texas -- to establish a branch at 4350 19th Street, Lubbock.

- Approved, June 18, 2013

Bank Holding Companies

Atlanta

HCBF Holding Company, Inc., Fort Pierce, Florida -- to acquire BSA Financial Services, Inc., St. Augustine, and its subsidiary, Bank of St. Augustine, and thereby engage in operating a savings association.

- Approved, June 21, 2013

Bank Holding Companies

Atlanta

HomeBancorp, Inc., Tampa, Florida -- to acquire Mortgage Investors Corporation, St. Petersburg, and thereby engage in extending credit and servicing loans and in activities related to extending credit.

- Withdrawn, June 20, 2013

Dallas

Pioneer Bancshares, Inc., Dripping Springs, Texas -- to become a bank holding company by acquiring Pioneer Bank, State Savings Bank, Dripping Springs.

- Approved, June 20, 2013

Minneapolis

Union Holding Company, Halliday, North Dakota -- waiver of application to acquire First Wilton Bancshares, Ltd., Wilton, in connection with the merger of their respective subsidiaries, The Union Bank, Beulah, and First State Bank of Wilton, Wilton.

- Withdrawn, June 19, 2013

Bank Mergers

Kansas City

The Union State Bank of Everest, Everest, Kansas -- to purchase certain assets and assume certain liabilities of the Atchison and Lancaster branches of The Morrill and Janes Bank and Trust Company, Overland Park.

- Withdrawn, June 20, 2013

Banks, State Member

Director, BS&R

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

- Approved, June 19, 2013

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, June 19, 2013

Change in Bank Control

Secretary

First Citizens Bancshares, Inc., Raleigh, North Carolina -- to retain control of First Citizens Bancshares and its subsidiary, First-Citizens Bank & Trust Company, Raleigh.

- Permitted, June 19, 2013

Chicago

Ixonia Bancshares, Inc., Ixonia, Wisconsin -- to retain control of Ixonia Bancshares and its subsidiary, Ixonia Bank, Ixonia.

- Permitted, June 19, 2013

San Francisco

RBB Bancorp, Los Angeles, California -- to retain control of RBB Bancorp and its subsidiary, Royal Business Bank, Los Angeles.

- Permitted, June 18, 2013

Change in Bank Control

San Francisco

RBB Bancorp, Los Angeles, California -- change in bank control of RBB Bancorp and its subsidiary, Royal Business Bank, Los Angeles (two notices).

- Permitted, June 18, 2013

Extensions of Time

Secretary

Bank of Hawaii, Honolulu, Hawaii -- extension of time to make a public welfare investment.

- Granted, June 21, 2013

Financial Holding Companies

Chicago

F.S. Bancorp, Lagrange, Indiana -- election to become a financial holding company.

- Effective, June 21, 2013

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 290 Main Street, Wakefield, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
HOMETOWN COMMUNITY BANCORP MHC	* 3A1 * 3A3	Application by Hometown Community Bancorp, MHC, Oxford, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Hometown Community Bancorp, Inc., Oxford, Massachusetts, through its acquisition of 100% of the shares of Hometown Bank, A Cooperative Bank, Webster, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	06/29/2013 07/01/2013

^{*} Subject to the provisions of the Community Reinvestment Act

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

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type Filing Proposal	End of Comment Period		
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
INVESTORS BANCORP, INC.	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire Gateway Community Financial Corporation, MHC and Gateway Community Financial Corporation, and their wholly-owned subsidiary, GCF Bank, all of Sewell, New Jersey.	Newspaper: Federal Register:	Not available 07/08/2013

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Federal Reserve Bank of Philadelphia

Filer	Filing Type Filing Proposal	Filing Proposal	End of Comment Period		
BRYN MAWR BANK CORPORATION	* 3A5 * 18C	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to acquire Midcoast Community Bancorp, Wilmington, DE, and subsequently Midcoast Community Bank, Wilmington, DE will merge with and into Bryn Mawr Trust Company, Bryn Mawr, PA.	Newspaper: Federal Register:	06/26/2013 06/26/2013	
DELANCO, MHC	* MHC Conversion * SLHC Formation	Delanco, MHC, Delanco, NJ, proposes to convert to stock form and merge with and into Delanco Bancorp, Inc., Delanco, New Jersey, which proposes to become a savings and loan holding company by acquiring Delanco Federal Savings Bank, Delanco, NJ.	Newspaper: Federal Register:	Not available 07/15/2013	
PRUDENTIAL BANCORP, INC.	* 3A1	Prudential Mutual Holding Company, Philadelphia, PA, and Prudential Bancorp, Inc. of Pennsylvania, Philadelphia, PA, each to merge with and into Prudential Bancorp, Inc., Philadelphia, PA, and subsequently Prudential Bancorp, Inc. will acquire 100 percent of the outstanding stock of Prudential Saving Bank, Philadelphia, PA, in connection with the reorganization of Prudential Mutual Holding Company from a mutual structure to a stock form organization.	Newspaper: Federal Register:	Not available Not available	

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Federal Reserve Bank of Philadelphia

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NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

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Federal Reserve Bank of Cleveland

Filings received during the week ending June 22, 2013

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

Institution NONE

RSSD

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Federal Reserve Bank of Richmond

VIRGINIA NATIONAL * 3A1 Virginia National Bankshares Corporation, BANKSHARES CORPORATION Charlottesville, Virginia, to become a bank holding company by acquiring 100% of the voting shares of Virginia National Bank, Charlottesville, Virginia.	Filer	Filing Type Filing Proposal		End of Comment Period	
		* 3A1	Charlottesville, Virginia, to become a bank holding company by acquiring 100% of the voting shares of Virginia National Bank,		

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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ID Institution / Location

Exam Date

CRA

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with The Prosperity Banking Company, St. Augustine, Florida, and thereby acquire its subsidiary, Prosperity Bank, St. Augustine, Florida.	Newspaper: Federal Register:	Not available Not available
FBDC FINANCIAL CORP.	* 3A1	FBDC Financial Corp., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Fidelity Bank, both of Fort Payne, Alabama.	Newspaper: Federal Register:	Not available 07/18/2013
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 40 Moss Lane, Suite 100, Franklin, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
GEORGIA COMMUNITY BANCORP, INCORPORATED	CIC	(13-105) After-the-fact change in control notice filed by Lucie VanLandingham Beeley, Leesburg, Georgia, and Stevan Reynolds Tuck, Dawson, Georgia, to retain control of 27.50 percent of the outstanding shares of the Class B common stock of Georgia Community Bancorp, Inc., Dawson, Georgia, and its subsidiary, The Citizens State Bank of Taylor County, Reynolds, Georgia.	Newspaper: Federal Register:	Not available Not available
LOUISIANA BANCORP, INC.	CIC	After-the-fact change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), George Vernon Curry, Jr., and Lisa Rae Whittington, the trustees of the ESOP, both of Metairie, Louisiana, to retain approximately 17.9 percent of the outstanding shares and to acquire additional shares not to exceed 24.9 percent of the shares of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Location

CRA

CRA

NONE

Institution

RSSD

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period	
AJS BANCORP, MHC	* MHC Conversion	AJS Bancorp, MHC, a federally chartered mutual holding company, to convert to stock form and merge with AJS Bancorp, Inc., a federal corporation, both in Midlothian, Illinois. AJS Bancorp, Inc. will be merged into a new Maryland corporation named AJS Bancorp, Inc., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of A.J. Smith Federal Savings Bank, Midlothian, Illinois.	Newspaper: Federal Register:	Not available 07/12/2013
CENTRAL SOUTH BANCORPORATION, INC.	CIC	Notice by the Downing Family (D. Robert and Ardene K. Downing, Kamie Lynn-Downing and Gary L. Haynes, and Karey Downing and Todd R. Bishop, and Downing Family Investments, Inc., all of Indianola, Iowa) together as a group acting in concert, to retain control of Central South Bancorporation, Inc., Indianola, Iowa, and thereby indirectly Peoples Savings Bank, Indianola, Iowa.	Newspaper: Federal Register:	Not available 06/27/2013
CLEAR LAKE BANK AND TRUST COMPANY	* 18C * Branch	Clear Lake Bank & Trust Co., Clear Lake, Iowa, to purchase the assets and assume the liabilities of two Mason City, Iowa, branch offices of Community National Bank, Waterloo, Iowa. Clear Lake Bank & Trust Co. will establish a branch at 100 E State Street, Mason City, Iowa. The office located at 3124 Fourth Street SW, will immediately be consolidated with Clear Lake Bank & Trust Co.'s branch office located at 425 Tiffany Drive, both of Mason City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C	First Farmers Bank & Trust Company, Converse, Indiana, proposes to acquire certain assets and assume certain liabilities of Bank of Indiana, N.A., Dana, Indiana, and thereby establish 3 branches.	Newspaper: Federal Register:	Not available Not applicable
INDEPENDENT ALLIANCE BANKS, INC.	CIC	Mr. Leland E. Boren, as an individual and the group consisting of Mr. Leland E. Boren; Mr. Leland E. Boren, IRA; Mr. Leland E. Boren as Co-Representative of the LaRita R. Boren Estate; the LaRita R. Boren CRT III, the Andrew J. Bowser Trust, and the Samantha L. Bowser Trust and Mr. Leland E. Boren as trustee of the foregoing trusts; and the Lael E. Boren Trust with Ms. Patsy L. Smith, as trustee; intends to acquire 10 percent or more of the shares and thereby control of Independent Alliance Banks, Inc., Fort Wayne, Indiana, pursuant to the Change in Bank Control Act. Independent Alliance Banks, Inc. controls IAB Financial Bank, Fort Wayne, Indiana.	Newspaper: Federal Register:	06/19/2013 04/26/2013

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
IXONIA BANCSHARES, INC.	CIC	Notice filed by Kristine Lubar MacDonald, Minneapolis, Minnesota, to join the existing Lubar Family Control Group through the acquisition of voting shares of Ixonia Bancshares, Inc., Ixonia, Wisconsin, and the indirect acquisition of shares of Ixonia Bank, Ixonia, Wisconsin.	Newspaper: Federal Register:	Not available 07/03/2013
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by the Danielle Marie Marquart 2013 Trust to acquire shares of Johnson Financial Group, Inc., Racine, Wisconsin, pursuant to the Change in Bank Control Act of 1978. As a result of the proposed transaction, JFG shares and other assets previously held by the Danielle Marie Marquart Trust u/a with Winifred J. Marquart & Michael D. Marquart dated 4/21/95 will be held by the Trust. Johnson Bank will serve as trustee of the Trust.	Newspaper: Federal Register:	06/26/2013 06/21/2013
LAMPLIGHTER FINANCIAL, MHC	* MHC Conversion	Lamplighter Financial, MHC, a federally chartered mutual holding company, to convert to stock form and merge with Waterstone Financial, Inc., a federal corporation, both in Wauwatosa, Wisconsin. Waterstone Financial, Inc. will be merged into a new Maryland corporation named Waterstone Financial, Inc., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of WaterStone Bank SSB, a Wisconsin stock savings bank.	Newspaper: Federal Register:	Not available 07/15/2013
Town Center Bancorp, Inc.	* 3A1	Notice by Town Center Bancorp, Inc., New Lenox, Illinois, to become a bank holding company by acquiring control of Town Center Bank, Frankfort, Illinois.	Newspaper: Federal Register:	Not available 07/19/2013
WASHINGTON BANCORP	CIC	Notice of Change in Control by Washington Bancorp Employee Stock Ownership Plan to retain control of 17.52 percent of the outstanding voting shares of Washington Bancorp, and thereby indirectly control of Federation Bank, all of Washington, Iowa.	Newspaper: Federal Register:	Not available 07/01/2013

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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O = Outstanding

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The following state member banks have been examined and their CRA public evaluations are now available.

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA

CRA

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

RSSD

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Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment	End of Comment Period	
BANCPLUS CORPORATION	4c8	BancPlus Corporation, Ridgeland, Mississippi, notification to engage in nonbanking avtivities, through a wholly owned subsidary, Oakhurst Development, Inc., Ridgeland, Mississippi.	Newspaper: Federal Register:	Not applicable Not applicable	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch location at 2200 Airport Boulevard, Pensacola, Florida.	Newspaper: Federal Register:	07/03/2013 Not applicable	

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution Location

NONE

RSSD

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
COMMERCIAL BANK OF MOTT EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Retroactive notice by Charlotte Aldinger and Jeri Haberstroh, both of Mott, North Dakota, as trustees/administrators of the Commercial Bank of Mott Employee Stock Ownership Plan, Mott, North Dakota ("ESOP"), to retain control of ESOP and thereby indirectly retain control of Commercial Bank of Mott, Mott, North Dakota.	Newspaper: Federal Register:	Not available Not available
FLAGSHIP FINANCIAL GROUP, INC.	CIC	Change in Control Notice by Gale M. Hoese, Glencoe, Minnesota, to acquire control of 10 percent or more of the voting shares of Flagship Financial Group, Inc., Eden Prairie, Minnesota, and thereby indirectly gain control of Flagship Bank Minnesota, Wayzata, Minnesota. In addition, Gale M. Hoese, Glencoe, Minnesota, Todd Hoese, Waconia, Minnesota, David Hoese, Glencoe, Minnesota, Jeremy Hoese, Glencoe, Minnesota, Tamara Hoese, Glencoe, Minnesota, Jon Hoese, Glencoe, Minnesota, David Schornack, Perham, Minnesota, and Denise Schornack, Perham, Minnesota, as a group acting in concert to acquire control of 25 percent or more of the voting shares of Flagship Financial Group, Inc.	Newspaper: Federal Register:	Not available 07/08/2013
MAPLE BANC SHARES, INC.	CIC	Change in Control notice by Peter F. Lindholm, Long Lake, Minnesota, individually and as trustee of Peter F. Lindholm 2012 Irrevocable Trust, to retain 25 percent or more of the shares of Maple Banc Shares, Inc., Maple Plain, Minnesota, and thereby indirectly retain control of Bank of Maple Plain, Maple Plain, Minnesota.	Newspaper: Federal Register:	Not available 07/11/2013

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Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for

Quarter of

Institution Location

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Federal Reserve Bank of Kansas City

Filer	Filing Type F	Filing Proposal	End of Comment Period	
BANK AT BROADMOOR, THE	* 18C * Branch	Colorado Community Bank, Highlands Ranch, Colorado, to merge with and into The Bank at Broadmoor, Colorado Springs, Colorado, and incident thereto, to establish branches in Yuma (2), Otis, Akron, Longmont, Denver, Sterling, Johnstown, Castle Rock (2), Milliken, Greeley, Severance, Evans, Loveland, Centennial, and Firestone, all in Colorado. The resulting bank will be known as Northstar Bank of Colorado, Highlands Ranch, Colorado. The Bank at Broadmoor, Colorado Springs, Colorado, to retain its former main banking office, located at 155 Lake Avenue, Colorado Springs, Colorado,	Newspaper: Federal Register:	07/13/2013 Not applicable
COMMERCE BANK	* 18C * Branch	as a branch. Commerce Bank, Kansas City, Missouri, to merge with Summit Bank, Tulsa, Oklahoma, and incident thereto, to establish a branch.	Newspaper: Federal Register:	07/12/2013 Not applicable

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Federal Reserve Bank of Kansas City

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CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATHENS, TX BANCSHARES, INC.	* 3A1 * 3A3	Athens, Tx Bancshares, Inc., Athens, Texas, to become a bank holding company by acquiring 100 percent of First State Bank, Athens, Texas; the Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas, and JSA Family Limited Partnership, Jacksonville, Texas, to acquire up to 5.9 percent and 4.3 percent, respectively, of Athens, Tx Bancshares, Inc., Athens, Texas.	Newspaper: Federal Register:	Not available Not available
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at Two Turtle Creek Village, 3838 Oak Lawn Avenue, Dallas, Texas 75219.	Newspaper: Federal Register:	06/12/2013 Not applicable
OVERTON FINANCIAL CORPORATION	* 3A3	Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Dover, Delaware, to acquire up to 50 percent of the issued and outstanding shares of voting common stock of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper: Federal Register:	Not available 07/15/2013
OVERTON FINANCIAL CORPORATION	* 3A3	Overton Financial Corporation, Overton, Texas, to indirectly acquire, through Lindale Delaware Corporation, Dover, Delaware, an additional 21,951 common shares (6.08 percent) of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas; and Lindale Delaware Corporation, Dover, Delaware, to directly acquire 21,951 common shares (6.08 percent) of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper: Federal Register:	Not available 07/15/2013
ROYALTY BANCSHARES, L.L.C.	* 3A1	Royalty Bancshares, LLC, Weatherford, Texas, proposes to become a bank holding company by acquiring 100 percent of Miami Bancshares, Inc., Miami, Texas, and thereby indirectly acquire First State Bank Miami, Miami, Texas.	Newspaper: Federal Register:	Not available 07/12/2013
TRIUMPH BANCORP, INC.	* 3A3	Triumph Bancorp, Inc., and Triumph Consolidated Cos., LLC, of Dallas, Texas, to acquire 100 percent of National Bancshares, Inc., Bettendorf, Iowa, and indirectly THE National Bank, Moline, Illinois.	Newspaper: Federal Register:	Not available 07/01/2013

^{*} Subject to the provisions of the Community Reinvestment Act

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 CRA CRA

ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREEN DOT BANK DBA BONNEVILLE BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain liabilities of GE Capital Retail Bank, Draper, Utah.	Newspaper: Federal Register:	Not available Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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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CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act