
Federal Reserve Release



H.2

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

No. 35

Week Ending August 31, 2013

Forms

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

- Proposed, August 26, 2013

Regulations and Policies

Regulation RR (Credit Risk Retention) -- publication for comment of revised interagency proposed rule implementing the securitization risk retention requirements of the Dodd-Frank Act.

- Approved, August 27, 2013

Enforcement

Raton Capital Corporation, Raton, New Mexico -- written agreement dated April 10, 2012, terminated August 26, 2013.

- Announced, August 29, 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**

St. Louis

The First Capital Bank of Kentucky, Louisville, Kentucky -- to establish a branch at 9819 Brownsboro Road, Louisville.

- Approved, August 29, 2013

Dallas

Frost Bank, San Antonio, Texas -- to establish branches at 10767 Kuykendahl Road, The Woodlands, and 6319 Hillcrest Avenue, Dallas (two applications).

- Approved, August 29, 2013

Chicago

Libertyville Bank & Trust Company, Libertyville, Illinois -- to establish a branch at 169 North Lake Street, Mundelein.

- Approved, August 26, 2013

Dallas

Peoples Bank, Lubbock, Texas -- to establish a branch at 615 North Broadway, Post.

- Approved, August 28, 2013

Richmond

Virginia Heritage Bank, Vienna, Virginia -- to establish a branch at 4040 North Fairfax Drive, Arlington.

- Approved, August 28, 2013

Bank Holding Companies

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Withdrawn, August 27, 2013

General Counsel

Headwaters Bancorp, Inc., Land O'Lakes, Wisconsin -- request to retain a beneficial ownership interest in Headwaters Bancorp, Land O'Lakes.

- Approved, August 28, 2013

St. Louis

HopFed Bancorp, Inc., Hopkinsville, Kentucky -- to acquire Sumner Bank & Trust, Gallatin, Tennessee.

- Withdrawn, August 27, 2013

Chicago

Marine Bancorp, Inc., Springfield, Illinois -- waiver of application to acquire Schuyler Bancorp, Inc., Springfield, in connection with the merger of their respective subsidiaries, Marine Bank, Springfield, and Schuyler State Bank, Rushville.

- Granted, August 28, 2013

San Francisco

OCB Bancorp, Ojai, California -- to become a bank holding company by acquiring Ojai Community Bank, Ojai.

- Approved, August 28, 2013

Change in Bank Control

Chicago

Community Holdings Corporation, Palos Hills, Illinois -- change in bank control of Community Holdings Corporation and its subsidiary, FirstSecure Bank and Trust Co., Palos Hills.

- Withdrawn, August 29, 2013

Atlanta

Piedmont Bancorp, Inc., Norcross, Georgia -- to retain control of Piedmont Bancorp and its subsidiary, The Piedmont Bank, Norcross.

- Permitted, August 30, 2013

Dallas

Strategic Growth Bank Incorporated, El Paso, Texas -- change in bank control of Strategic Growth Bank and its subsidiaries, Capital Bank, SSB, El Paso; Bank of the Rio Grande, Las Cruces, New Mexico; First National Bank of Santa Fe, Santa Fe; and Mile High Banks, Longmont, Colorado.

- Permitted, August 30, 2013

Extensions of Time

Chicago

Baylake Corp., Sturgeon Bay, Wisconsin -- extension to November 24, 2013, to provide registered investment advisory services to customers through its subsidiary, Admiral Asset Management, LLC, Greenbay.

- Granted, August 26, 2013

Membership

Boston

Mutual Federal Savings Bank of Plymouth County, Whitman, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, August 30, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 31, 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
2434113	BANK RHODE ISLAND, PROVIDENCE, RHODE ISLAND	04/08/2013	08/19/2013	S	Large Bank

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 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
JOYO BANK, LTD., THE	FBSEA	The Joyo Bank, Ltd., Mito City, Ibaraki Prefecture, Japan, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1)(i) (A) of Regulation K.	Newspaper: Federal Register:	09/29/2013 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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2182786	GOLDMAN SACHS BK USA, NEW YORK, NEW YORK	11/05/2012	08/26/2013	O	Whole/Ltd Purp

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 August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY FINANCIAL CORPORATION	CIC	Jane Anne Ferrier, San Diego, CA, individually, and as trustee and sole beneficiary of the Ferrier Family Trust 2; Thomas L. Ferrier and Jane A. Ferrier, San Diego, CA, individually and as trustees and beneficiaries of the Ferrier Family Trust 3; Sharon F. Risse, San Diego, CA, individually and as trustee and sole beneficiary of the Sharon Risse Trust; Andrew P. Ferrier, San Francisco, CA, individually and as trustee and sole beneficiary of the Andrew Ferrier Trust; all together a group acting in concert, to acquire 10.46 percent of First Community Financial Corporation, Mifflintown, Pennsylvania	Newspaper: Federal Register:	Not available 09/13/2013
FOX CHASE BANCORP, INC.	* 3A1 4c8	Fox Chase Bancorp, Inc., Hatboro, PA, to become a bank holding company in connection with the proposed conversion of Fox Chase Bank, Hatboro, PA to a state saving bank charter.	Newspaper: Federal Register:	08/23/2013 09/10/2013
PEOPLES FINANCIAL SERVICES CORP.	* 3A5	Peoples Financial Services Corp., Hallstead, Pennsylvania, to merge with Penseco Financial Services Corporation, Scranton, Pennsylvania, and thereby indirectly acquire Penn Security Bank and Trust Company, Scranton, Pennsylvania, which will merge with and into Peoples Neighborhood Bank, Hallstead, Pennsylvania.	Newspaper: Federal Register:	09/27/2013 09/30/2013

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 31, 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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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 August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELMAR BANCORP	CIC	Mr. Kenneth Ray Lehman of Arlington, Virginia, to acquire 40% of Delmar Bancorp, Salisbury, Maryland.	Newspaper:	09/06/2013
			Federal Register:	09/12/2013
NEW PEOPLES BANKSHARES, INC.	CIC	Harold Lynn Keene, H.L. Keene, L.L.C., Arbutus Keene, The Harold Lynn Keene Trust, Charlotte Keene, and Elizabeth Keene, all of Lebanon, Virginia, as group acting in concert, to retain control of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
WESTERN ACQUISITIONS, L.L.C.	* 4c8	Western Acquisition Partners LLC, Washington, D.C. (to be relocated and renamed H Bancorp, Columbia, Maryland) proposes to: 1) acquire 22.83% of the voting securities of Carrollton Bancorp, Lutherville, Maryland, and thereby indirectly acquire a controlling interest in Bay Bank, FSB, Lutherville, Maryland; and 2) acquire 6.84% of FirstAtlantic Financial Holdings, Inc., Jacksonville, Florida, and thereby indirectly acquire a similar interest in FirstAtlantic Bank, Jacksonville, Florida.	Newspaper:	09/24/2013
			Federal Register:	09/19/2013

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 31, 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
CENTERSTATE BANKS, INC.	* 3A5	CenterState Banks, Inc., Davenport, Florida, to merge with Gulfstream Bancshares, Inc., and thereby acquire its subsidiary, Gulfstream Business Bank, both of Stuart, Florida.	Newspaper: Federal Register:	09/22/2013 09/23/2013
FIRST PARTNERS FINANCIAL, INC.	3A1	First Partners Financial, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Partners Bank, both of Birmingham, Alabama.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST VISION FINANCIAL, INC.	* 3A1	First Vision Financial, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Vision Bank of Tennessee, both of Tullahoma, Tennessee.	Newspaper: Federal Register:	Not available Not available
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
VILLAGES BANCORPORATION, INC.	CIC	Prior change in control notice filed by H. Gary Morse, H. Gary Morse Family Trust, Mark G. Morse, Mark G. Morse Family Trust, Jennifer L. Parr, Jennifer L. Family Trust, Trust L. Matthews, and Tracy L. Mathews Family Trust, all of The Villages, Florida, to acquire up to 100 percent of the outstanding shares of Villages Bancorporation, Inc., and its subsidiary bank, Citizens First Bank, both of The Villages, Florida.	Newspaper: Federal Register:	Not available 09/18/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch office located at 3944 McCarty Lane, Lafayette, Indiana.	Newspaper: Federal Register:	09/03/2013 Not applicable
CEDAR RAPIDS BANK AND TRUST COMPANY	* 18C * Branch	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to merge with Community National Bank, Waterloo, Iowa. As a result of the proposed merger, Cedar Rapids Bank and Trust Company will establish a branch at: 422 Commercial Street, Waterloo, Iowa; 11 Tower Park Drive, Waterloo, Iowa; 2322 West 1st Street, Cedar Falls, Iowa; and 6004 University Avenue, Cedar Falls, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan; Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; the Ann Kennedy Irish Trust, Harbor Springs, Michigan; David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; the David H. Irish Trust, Harbor Springs, Michigan; Tracy Irish Texter, Middleville, Michigan; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Michigan, as trustees of the John F. Texter and Tracy I. Texter Trust; the John F. Texter and Tracy I. Texter Trust, Middleville, Michigan; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; the Susan Irish Stewart Revocable Intervivos Trust, Harbor Springs, Michigan; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	08/22/2013 Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSELLES BANCORPORATION, INC.	CIC	Charles M. Shea, of Wilmette, Illinois, as an individual, and the group consisting of JP Morgan Chase Bank, N.A., Naperville, Illinois, as Trustee of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust, Naperville, Illinois, and the Jerry C. Bradshaw Family Trust-GST Exempt Trust, Naperville, Illinois; Charles M. Shea, Wilmette, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust-GST Exempt Trust; Molly Baed, Wassenaar, Netherlands, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust- GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., Marseilles, Illinois. Marseilles Bancorporation, Inc., Marseilles, Illinois, controls Marseilles Bank, Marseilles, Illinois.	Newspaper: Federal Register:	Not available 09/03/2013
NORTH SHORE COMMUNITY BANK & TRUST COMPANY	* 18C	North Shore Community Bank & Trust Company, Wilmette, Illinois, to merge with or purchase the assets and assume the liabilities of Diamond Bank, FSB, Schaumburg, Illinois.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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542649	CHEMICAL BK, MIDLAND, MICHIGAN	09/12/2011	08/27/2013	S	Large Bank
683449	MAQUOKETA ST BK, MAQUOKETA, IOWA	11/26/2012	08/26/2013	S	Int Sm Bank
428547	ST CHARLES B&TC, SAINT CHARLES, ILLINOIS	04/22/2013	08/27/2013	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK GROUP, INC.	* 3A3	Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire 100 percent of Metropolitan National Bank, Little Rock, Arkansas. Also Arvest Bank, Fayetteville, Arkansas, to merge with Metropolitan National Bank, Little Rock, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* 18C		Federal Register:	Not available
	* Branch			

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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997650	CITY B&TC OF MOBERLY, MOBERLY, MISSOURI	05/20/2013	08/27/2013	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3557895	SUMMIT CMNTY BK, MAPLEWOOD, MINNESOTA	04/29/2013	08/23/2013	S	Small Bank

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 August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COBIZ BANK	* Branch	CoBiz Bank, Denver, Colorado, to establish a branch at 2 North Nevada Avenue, Suite A, Colorado Springs, Colorado. CoBiz Bank, Denver, Colorado, to establish a branch at 224 Canyon Avenue, Fort Collins, Colorado.	Newspaper: Federal Register:	Not available Not applicable
FARMERS FINANCIAL CORPORATION	CIC	Notification by the Joe F. Rayl Revocable Intervivos Trust U/A/D dated July 28, 1995 as amended, Bolivar, Missouri; and Jane Rayl, Bolivar, Missouri, and J. Michael Phillips, Springfield, Missouri, as co-trustees; to retain control of Farmers Financial Corporation, Bolivar, Missouri, parent of Farmers State Bank S/B, Schell City, Missouri.	Newspaper: Federal Register:	09/10/2013 09/18/2013
STEELE STREET BANK & TRUST	Member	Steele Street Bank & Trust, Denver, Colorado, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
VISION BANCSHARES, INC.	CIC	Clea Alsip, Brooklyn, New York; Patti Janese Hager, Edmond, Oklahoma; Zela Mae Hanson, Tulsa, Oklahoma; Patricia Ann McCortney, Farmers Branch, Texas; Vicki Lynn Patton, Ada, Oklahoma; Jerry Scott Grandchildren's Trust, Ada, Oklahoma; Kamberly Dawn or Richard Clay Skoch, Yukon, Oklahoma; and Tammy Key, Sulphur, Oklahoma, as shareholders and members to the Vision Bancshares, Inc. Voting Agreement, to retain common voting shares of Vision Bancshares, Inc., and thereby indirectly retain voting shares of Vision Bank, National Association, both in Ada, Oklahoma.	Newspaper: Federal Register:	Not available 09/13/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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222754	FIRST WESTROADS BK, OMAHA, NEBRASKA	05/06/2013	08/16/2013	S	Small Bank
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	05/20/2013	08/19/2013	S	Small Bank
64150	WYOMING B&TC, CHEYENNE, WYOMING	06/03/2013	08/27/2013	S	Small 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 August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
2009 TCRT	* 3A1 4c8	Ford Financial Fund II, L.P., Ford Management II, L.P., Ford Ultimate Management II, LLC, 2009 TCRT, GJF Financial Management II, LLC, Ford Fund Investment LP, and LR Acquisition Company LLC, all of Dallas, Texas, each to become a bank holding company by directly or indirectly acquiring control of Metropolitan National Bank, Little Rock, Arkansas. Additionally, 2009 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P., all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 08/13/2013
CULLEN/FROST BANKERS, INC.	* 3A5 * 18C * Branch	Cullen/Frost Bankers, Inc., San Antonio, Texas, to acquire by merger 100 percent of WNB Bancshares, Inc., Odessa, Texas, and to indirectly acquire Western National Bank, Odessa, Texas. In addition, Frost Bank, San Antonio, Texas, to acquire by merger Western National Bank and to establish all 8 branches of Western National Bank as branches of Frost Bank.	Newspaper: Federal Register:	Not available Not available
DELHI BANCSHARES, INC.	CIC	Retroactive notice by James A. Hopson, Delhi, Louisiana; W. Briggs Hopson, MD, Vicksburg, Mississippi; W. Briggs Hopson, III, Vicksburg, Mississippi; James W. Hopson, Vicksburg, Mississippi; Stacey Hopson Burgess, Haltom City, Texas; David Doughty, Rayville, Louisiana; Suzette Hopson Doughty, Rayville, Louisiana; James O. Doughty, Rayville, Louisiana; Mary C. Doughty, Rayville, Louisiana; and Mary K. Ricks, Vicksburg, Mississippi; collectively a group acting in concert, to control, retain, and acquire more than 25 percent of Delhi Bancshares, Inc., Delhi, Louisiana, and indirectly, Guaranty Bank & Trust Company of Delhi, Louisiana, Delhi, Louisiana.	Newspaper: Federal Register:	09/10/2013 08/29/2013
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of the common stock of Collin Bank, Plano, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 31, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
THE GMDK TRUST FBO CHRISTOPHER J. KEYLAND	* SLHC Formation	The GMDK Trust fbo Christopher J. Keyland, The GMDK Trust fbo Kathryn J. Roberts, The JLD/GMDK Irrevocable Asset Trust fbo Christopher J. Keyland, The JLD/GMDK Irrevocable Asset Trust fbo Kathryn J. Roberts, The JLD-Christopher J. Keyland Descendant Trust #3, The JLD-Kathryn J. Roberts Descendant Trust #4, The JSD-Christopher J. Key land Descendant Trust #3, and The JSD-Kathryn J. Roberts Descendant Trust #4, all of Fort Worth, Texas, to become savings and loan holding companies through the acquisition of controlling interests in First Western Mortgage Corporation, Colonial Holding Company, and therefore indirectly, Colonial Savings, FA, all of Fort Worth, Texas.	Newspaper: Federal Register:	Not available 09/27/2013

* Subject to the provisions of the Community Reinvestment Act

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 31, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBOA FINANCIAL, INC.	* 3A3	CBOA Financial, Inc., Tucson, Arizona, to acquire First Scottsdale Bank, National Association, Scottsdale, Arizona.	Newspaper: Federal Register:	Not available 08/15/2013
PACWEST BANCORP	4c8	PacWest Bancorp, Los Angeles, California, CapGen Capital Group II LLC, CapGen Capital Group II LP, both of New York, New York, to acquire CapitalSource, Inc., Chevy Chase, Maryland and indirectly acquire CapitalSource Bank, an Industrial Loan Company, Los Angeles, California, and thereby engage in operating nonbank depository institution under Section 225.22(b)(4).	Newspaper: Federal Register:	Not applicable Not available
WILSHIRE BANCORP, INC.	* 3A3	Wilshire Bancorp, Inc., Los Angeles, California, to acquire Saehan Bancorp, and thereby indirectly acquire voting shares of Saehan Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 09/19/2013

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.

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.

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

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- 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