
Federal Reserve Release



H.2

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

No. 42

Week Ending October 19, 2013

Regulations and Policies

Diversity and Inclusion -- publication for comment of interagency policy statement regarding standards for assessing the diversity policies and practices of entities regulated by the agencies, in accordance with the Dodd-Frank Act.

- Approved, October 7, 2013

(A/C)

Enforcement

Commerzbank AG, Frankfurt am Main, Germany, and Commerzbank AG New York Branch, New York, New York -- issuance of a consent cease and desist order.

- Announced, October 17, 2013

EverBank Financial Corp., Jacksonville, Florida, and EverBank -- interagency amendments to consent orders issued in 2011.

- Announced, October 16, 2013

Highlands Community Bank, Covington, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, October 15, 2013

New Peoples Bank, Honaker, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, October 15, 2013

North Georgia Community Financial Partners, Inc., Calhoun, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, October 15, 2013

Premier Bank, Denver, Colorado -- prompt corrective action directive dated May 23, 2012, terminated October 15, 2013.

- Announced, October 17, 2013

Enforcement

Union Bancshares, Inc., Marksville, Louisiana -- written agreement dated August 5, 2010, terminated October 7, 2013.

- Announced, October 17, 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**

Richmond

First Virginia Community Bank, Fairfax, Virginia -- to establish a branch at 6975 Springfield Boulevard, Springfield.

- Approved, October 17, 2013

Secretary

Solvay Bank, Solvay, New York -- to establish a branch at 6828 East Genesee Street, DeWitt.

- Approved, October 18, 2013

Chicago

Village Bank & Trust, Arlington Heights, Illinois -- to establish a branch at 606 North Milwaukee Avenue, Prospect Heights.

- Approved, October 18, 2013

Bank Holding Companies

Dallas

Access Bancorp, Inc., Denton, Texas -- to become a bank holding company by acquiring Accessbank Texas, Denton.

- Approved, October 18, 2013

Richmond

Fairmount Bancorp, Inc., Rosedale, Maryland -- to become a bank holding company on conversion of Fairmount Bank, Rosedale, from a federal savings bank to a state-chartered commercial bank.

- Approved, October 18, 2013

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, October 18, 2013

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Moross Limited Partnership, Grosse Pointe Park, Michigan; Pacesetter Management, Inc.; Windmill Trust; and Riddle Limited Partnership, Howell -- relief from certain commitments.

- Granted, October 17, 2013

Change in Bank Control

Dallas

Carlsbad Bancorporation, Inc., Carlsbad, New Mexico -- change in bank control of Carlsbad Bancorporation and its subsidiary, Carlsbad National Bank, Carlsbad.

- Permitted, October 15, 2013

Extensions of Time

Secretary

CapGen Capital Group II LP, New York, New York; CapGen Capital Group II LLC; and PacWest Bancorp, Los Angeles, California -- commenters' requests to extend the comment period on the application to acquire CapitalSource Inc., Chevy Chase, Maryland, and thereby acquire Capital Source Bank, Los Angeles, California.

- Denied, October 17, 2013

Extensions of Time

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to divest certain real estate held by an indirect subsidiary in Poland.

- Granted, October 15, 2013

Secretary

East West Bank, Pasadena, California -- commenter's request to extend the comment period on the application to merge MetroBank, N.A., Houston, Texas, and Metro United Bank, San Diego, California, with and into East West Bank.

- Denied, October 17, 2013

Director, BS&R

New York Private Bank & Trust Corporation, New York, New York -- extension to March 31, 2015, to conduct and report the results of a certain required stress test.

- Granted, October 16, 2013

Dallas

Overton Financial Corporation, Overton, Texas -- extensions to October 18, 2013, to acquire directly and through two Delaware subsidiary companies shares of Longview Financial Corporation, Longview, and its subsidiary, Texas Bank and Trust Company.

- Granted, October 17, 2013

Chicago

State Bank of the Lakes, Antioch, Illinois -- extension to January 25, 2014, to establish a branch at 10 East Rollins Road, Round Lake Beach.

- Granted, October 15, 2013

Reserve Bank Operations

Director, RBOPS

Custody Controls Principles and Standards (CCPS) -- revisions to the CCPS manual.

- Approved, October 10, 2013

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTWAY BANCORP MHC	* 3A1	Coastway Bancorp, Inc., Cranston, Rhode Island to acquire 100% of the outstanding capital stock of Coastway Community Bank, Cranston, Rhode Island, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Coastway Bancorp, MHC from mutual to stock form.	Newspaper:	Not available
			Federal Register:	10/15/2013

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
468806	NORTHEAST BK, LEWISTON, MAINE	06/10/2013	10/05/2013	S	Int Sm 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 October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York to establish a branch office located at 8701 3rd Avenue, Brooklyn, New York.(RSSD# 4563352)	Newspaper:	10/23/2013
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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9807	AMBOY BK, OLD BRIDGE, NEW JERSEY	04/08/2013	10/03/2013	S	Large Bank
940311	BANCO POPULAR DE PR, SAN JUAN, PUERTO RICO	01/22/2013	10/08/2013	O	Large Bank
861304	ELMIRA SVGS BK, ELMIRA, NEW YORK	04/08/2013	10/02/2013	S	Int Sm Bank

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 October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
QUAINT OAK BANCORP INC	CIC	Robert T. Strong and Kathleen M. Strong, Southampton, PA, Brad C. Strong Cheltenham, PA, Julie M. Strong, Richboro, PA, Aimee K. Ott, Newtown, PA and Lawrence M. Ott, Langhorne, PA, to retain jointly 11.7% ownership of Quaint Oak Bancorp, Inc., Southampton, PA, and to potentially acquire up to 24.9%.	Newspaper: Federal Register:	Not available Not available
QUAINT OAK BANCORP INC	CIC	Amended and Restate Quaint Oak Bancorp, Inc. Employee Stock Ownership Plan, Southampton, PA, John J. Augustine, individually and trustee, and Dolores T. Augustine, both of Lansdale, PA, and Diane J. Colyer, individually and trustee, and Herbert C. Colyer, Jr., both of Feasterville, PA, to retain 16.0 percent ownership of the common stock of Quaint Oak Bancorp, Inc., Southampton, PA and potentially acquire up to 24.9 percent.	Newspaper: Federal Register:	Not available Not available

District: 3

Federal Reserve Bank of Philadelphia

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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 October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROGHAN COLONIAL BANK, THE	* 18C	Croghan Colonial Bank, Fremont, Ohio, to merge with the National Bank of Ohio, Oak Harbor, Ohio, pursuant to section 18(c) of the Federal Deposit Insurance Act and incident thereto, establish branch offices pursuant to section 9 of the Federal Reserve Act	Newspaper: Federal Register:	11/07/2013 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at 2520 Tiburon Drive, Naples, FL to operate between November 18, 2013, and November 24, 2013, during the Octagon LPGA Golf Tournament.	Newspaper: Federal Register:	10/18/2013 Not applicable

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 October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Foreign Branch	Bank of America, National Association, Charlotte, North Carolina, to establish a branch in Zurich, Switzerland.	Newspaper: Federal Register:	Not applicable Not applicable
NEW PEOPLES BANKSHARES, INC.	CIC	Family's Future IV Limited Partnership, a qualified limited partnership with the general partner being Richard G. Perservati, Captiva, Florida, and the limited partner being the Richard G. and Karen N. Preservati Grandchildren's Trust, the co-trustees of which are Richard G. Preservati, II, Princeton, West Virginia; Gina Preservati Boggess, Princeton, West Virginia; Nicholas S. Preservati, Charleston, West Virginia; and Arnold D. Lively, Venice, Florida, to acquire 11.32% of the outstanding shares of New Peoples Bankshares, Inc., Honaker, Virginia, and thereby indirectly acquire an interest in New Peoples Bank, Inc., Honaker, Virginia. Richard G. Preservati, II, Princeton, West Virginia, proposes to individually acquire up to .13% of New Peoples Bankshares, Inc. The aggregate ownership for the group acting in concert would be 13.71%.	Newspaper: Federal Register:	Not available Not available

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 19, 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
MERCHANTS AND FARMERS BANCSHARES, INC.	CIC	After the fact change in control notice filed by Jane Bryant Banks, Mary Banks Garnand, James Banks Garnand, Daniel Michael Garnand, all of Eutaw, Alabama, to collectively retain 16.6 percent of the outstanding voting shares of common stock of Merchants and Farmers Bancshares, Inc., and its subsidiary, Merchants & Farmers Bank of Greene County, both of Eutaw, Alabama.	Newspaper: Federal Register:	Not available 11/07/2013
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

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 18C * Branch	Central Bank, Storm Lake, Iowa, to purchase the assets and assume the liabilities of seven branch offices of Liberty Bank, FSB, West Des Moines, Iowa. In conjunction, Central Bank will establish 7 branch offices.	Newspaper: Federal Register:	Not available Not applicable
Edgewater Bancorp, Inc.	* SLHC Formation	Edgewater Bancorp, Inc., St. Joseph, Michigan, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Edgewater Bank, St. Joseph, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Edgewater Bank, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 09/17/2013
IOWA STATE BANK	* 18C * Branch	Iowa State Bank, Hull, Iowa, to merge with Iowa State Bank, Remsen, Iowa. As a result of this merger, Iowa State Bank, Hull, Iowa, will establish a branch office at 17 West 2nd Street, Remsen, Iowa.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN BANKSHARES, INC.	CIC	Notice of Change in Bank Control by E. David Locke, as Trustee of the E. David Locke Beneficiary Grantor Trust, Middleton, Wisconsin, individually, and as part of a group acting in concert with E. David Locke, E. David Locke, as Trustee of Ahren F. Locke 2004 Grantor Trust, E. David Locke, as Trustee of Brendan S. Locke 2004 Grantor Trust and E. David Locke, as Trustee of Meredith C. Locke 2004 Grantor Trust, all of Middleton, Wisconsin, to acquire a controlling interest in Northern Bankshares, Inc., McFarland, Wisconsin and its subsidiary, McFarland State Bank, McFarland, Wisconsin.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2333298	FIRST B&T, EVANSTON, ILLINOIS	10/17/2011	10/01/2013	S	Int Sm Bank
2119773	HINSDALE B&TC, HINSDALE, ILLINOIS	06/10/2013	10/14/2013	S	Large Bank
23045	WEST MI B&TC, FRANKFORT, MICHIGAN	04/29/2013	09/23/2013	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
361279	COMMUNITY BK, LEXINGTON, TENNESSEE	06/17/2013	09/27/2013	S	Small Bank
155777	HEARTLAND BK, BRYANT, ARKANSAS	07/08/2013	10/15/2013	S	Small Bank
173342	PIGGOTT ST BK, PIGGOTT, ARKANSAS	06/24/2013	10/07/2013	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAIRY STATE BANCORP, INC.	* 3A3	Dairy State Bancorp, Inc., Rice Lake, Wisconsin, to acquire 100 percent of Bank of Turtle Lake, Turtle Lake, Wisconsin.	Newspaper: Federal Register:	10/26/2013 11/01/2013
ELKTON HOLDING COMPANY	* 3A3	Elkton Holding Company, Elkton, South Dakota, to acquire 100 percent of The First National Bank of Volga, Volga, South Dakota.	Newspaper: Federal Register:	Not available 11/14/2013
JORGENSON HOLDING COMPANY	CIC	Retroactive change in control notice by Karen Neidhardt, Tampa, Florida, individually and as trustee, to retain 25% or more of the shares and thereby control of Jorgenson Holding Company, Inc., Kenmare, ND. Jorgenson Holding Company controls State Bank and Trust of Kenmare, Kenmare, ND, and The Citizens State Bank at Mohall, Mohall, ND. In addition, Ann Lenore Musser Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Jane Farris, co-trustees and Jane Ellen Neidhardt Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Ann Musser, co-trustees are filing notice to retain shares of Jorgenson Holding Company and thereby join the Jorgenson family group that controls 25% or more of Jorgenson Holding Company.	Newspaper: Federal Register:	Not available 10/31/2013
JORGENSON WILLISTON HOLDING COMPANY	CIC	Retroactive change in control notice by Karen Neidhardt, Tampa, Florida to retain 25% or more of the shares of Jorgenson Williston Holding Company, Inc., Kenmare, North Dakota, and thereby indirectly retain control of First National Bank and Trust Company of Williston, Williston, North Dakota.	Newspaper: Federal Register:	Not available 10/31/2013
LAKE SHORE III CORPORATION	* 3A3	Lake Shore III Corporation, Glenwood City, Wisconsin, to acquire 100 percent of Union Bank of Blair, Blair, Wisconsin.	Newspaper: Federal Register:	Not available 11/15/2013
PIONEER BANK	* 18C * Branch	Pioneer Bank, Mapleton, Minnesota, to merge with Farmers State Bank of Madelia, Inc., Madelia, Minnesota, and incident thereto to establish branches in the communities of Madelia and Lewisville, both located in Minnesota.	Newspaper: Federal Register:	11/11/2013 Not applicable
WARROAD BANCSHARES, INC.	CIC	Change in Control Notice by Roderick J. Heneman Warroad, Minnesota, to retain 25% or more of the shares of Warroad Bancshares, Inc., Warroad, Minnesota and thereby indirectly retain control of Security State Bank of Warroad, Warroad, Minnesota.	Newspaper: Federal Register:	Not available 10/17/2013

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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
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	04/01/2013	09/26/2013	O	Int Sm Bank

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 October 19, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTBANK	* 18C	FirstBank, Lakewood, Colorado, to purchase certain assets and assume certain liabilities of the Market Place branch of Frontier Bank, FSB, (d/b/a/ El Paseo Bank) Palm Desert, California.	Newspaper: Federal Register:	11/01/2013 Not applicable
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 25541 East Smoky Hill Road, Aurora, Colorado.	Newspaper: Federal Register:	10/30/2013 Not applicable
FSB INVESTMENTS, LLC	CIC	Notification by D Frank Plater, Jr., Oklahoma City, Oklahoma, to acquire control of FSB Investments, LLC, parent of The First State Bank, all of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 10/15/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 19, 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
GRANT SCOTT AS TRUSTEE OF THE VOTING TRUST AGREEMENT DATED AS OF DECEMBER 6, 2012	* SLHC Formation	Grant Scott as Trustee of the Voting Trust Agreement dated as of December 6, 2012, Raleigh, North Carolina, to register as a savings and loan holding company through the acquisition of a controlling interest in NexBank Capital, Inc., and therefore indirectly, NexBank, State Savings Bank, both of Dallas, Texas.	Newspaper: Federal Register:	Not available 11/15/2013
NORTHEAST TEXAS BANCSHARES, INC.	* 3A1	Northeast Texas Bancshares, Inc., Mount Pleasant, Texas, to become a bank holding company by acquiring 100 percent of the outstanding shares of The American National Bank of Mount Pleasant, Mount Pleasant, Texas.	Newspaper: Federal Register:	10/10/2013 10/16/2013
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to acquire by merger Hull State Bank, Hull, Texas, and to establish branches at 100 Walnut Lane, Hull, Texas 77564; and 2103 North Main Street, Liberty, Texas 77575.	Newspaper: Federal Register:	Not available Not applicable
WCM HOLDINGS, INC.	* 3A3	WCM Holdings, Inc., Dallas, Texas, and WCM-Parkway, Ltd., Dallas, Texas to acquire up to 15 percent of Veritex Holdings, Inc., Dallas, Texas, and indirectly Veritex Community Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available 11/14/2013

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 October 19, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	* 18C	East West Bank, Pasadena, California, to merge with MetroBank, National Association, Houston Texas, with East West Bank as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
EAST WEST BANK	* 18C	East West Bank, Pasadena, California, to merge with Metro United Bank, San Diego, California, with East West Bank as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
NCAL BANCORP	CIC	Change in Bank Control Notice by Alex Meruelo, Newport Coast, California, to acquire up to 89 percent of NCAL Bancorp, and thereby indirectly acquire National Bank of California, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 10/24/2013
TFB BANCORP, INC.	* 3A1	TFB Bancorp, Inc., to become a bank holding company by acquiring 100 percent of The Foothills Bank, both of Yuma, Arizona.	Newspaper: Federal Register:	Not available Not available

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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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