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**Federal Reserve Release**

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*H.2*

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

*No. 32*

*Week Ending August 10, 2013*

Enforcement

ABCT Holdings, Inc., Waco, Texas -- written agreement with the Federal Reserve Bank of Dallas and the Banking Commissioner of the Texas Department of Banking.  
- Announced, August 8, 2013

Bankwest Financial, Inc., Rockford, Minnesota -- written agreement dated July 22, 2011, terminated August 5, 2013.  
- Announced, August 8, 2013

Belt Valley Bank, Belt, Montana -- written agreement dated June 30, 2011, terminated August 2, 2013.  
- Announced, August 6, 2013

Community Pride Bank Corporation, Ham Lake, Minnesota -- written agreement dated September 2, 2011, terminated August 5, 2013.  
- Announced, August 8, 2013

**BS&R** Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## Secretary

Banco Popular North America, New York, New York -- to establish a branch at 1434 North Rand Road, Arlington Heights, Illinois.

- Approved, August 9, 2013

## Kansas City

Country Club Bank, Kansas City, Missouri -- to establish a branch at 414 Nichols Road, Kansas City.

- Approved, August 8, 2013

## Secretary

IberiaBank, Lafayette, Louisiana -- to establish branches at 3120 Gentilly Boulevard, New Orleans, and 4700 Whitesburg Drive, Huntsville, Alabama.

- Approved, August 8, 2013

## Dallas

Northstar Bank of Texas, Denton, Texas -- to establish a branch at 921 West Lamar Boulevard, Arlington.

- Approved, August 9, 2013

**Bank Holding Companies**

## St. Louis

Banc Investors, LLC, Town and Country, Missouri -- to acquire shares of 1st Advantage Bancshares, Inc., St. Peters, and thereby acquire 1st Advantage Bank.

- Approved, August 7, 2013

Bank Holding Companies

Philadelphia

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- to acquire Midcoast Community Bancorp, Wilmington, Delaware, and for Midcoast Community Bank to merge with and into Bryn Mawr Trust Company, Bryn Mawr.

- Withdrawn, August 9, 2013

New York

Danske Bank A/S, Copenhagen, Denmark -- to engage in securities brokerage activities through Danske Markets Inc., New York, New York.

- Withdrawn, August 8, 2013

Dallas

Goldthwaite Bancshares, Inc., Goldthwaite, Texas -- waiver of application to acquire First National Bancshares of Hico, Inc., Hico, in connection with the merger of their respective subsidiary banks, Mills County State Bank, Goldthwaite, and The First National Bank of Hico, Hico.

- Granted, August 5, 2013

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire Morrill Bancshares, Inc., Merriam, Kansas, and thereby acquire Morrill & Janes Bank and Trust Company, Overland Park.

- Approved, August 8, 2013

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire Liberty Bancshares, Inc., Jonesboro, and thereby acquire Liberty Bank of Arkansas.

- Approved, August 7, 2013

**Bank Holding Companies**

Minneapolis

Tolna Bancorp, Inc., Tolna, North Dakota -- to acquire McVile Financial Services, Inc., McVile, and thereby acquire McVile State Bank.

- Approved, August 9, 2013

**Banks, Foreign**

New York

Danske Bank A/S, Copenhagen, Denmark -- to establish a branch in New York, New York.

- Withdrawn, August 8, 2013

**Change in Bank Control**

Minneapolis

Commercial Bank of Mott Employee Stock Ownership Plan, Mott, North Dakota -- to retain control of Commercial Bank of Mott Employee Stock Ownership Plan and its subsidiary, Commercial Bank of Mott, Mott.

- Permitted, August 5, 2013

Chicago

Ixonia Bancshares, Inc., Ixonia, Wisconsin -- change in bank control of Ixonia Bancshares and its subsidiary, Ixonia Bank, Ixonia.

- Permitted, August 7, 2013

Chicago

Washington Bancorp, Washington, Iowa -- to retain control of Washington Bancorp and its subsidiary, Federation Bank, Washington.

- Permitted, August 6, 2013

**Extensions of Time**

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to November 22, 2013, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, August 6, 2013

**Savings and Loan Holding Companies**

Philadelphia

Delanco, MHC, Delanco, New Jersey -- to convert from mutual to stock form and to merge with Delanco Bancorp, Inc., Delanco, and for Delanco Bancorp to become a savings and loan holding company by acquiring Delanco Federal Savings Bank.

- Approved, August 9, 2013

Atlanta

Sunshine Financial, Inc., Tallahassee, Florida -- to engage in the purchase of commercial real estate loan participations from its subsidiary, Sunshine Savings Bank, Tallahassee.

- Approved, August 7, 2013

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 10, 2013**

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

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 10, 2013**

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

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 10, 2013**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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1479470	WOODLANDS BK, WILLIAMSPORT, PENNSYLVANIA	04/01/2013	08/01/2013	O	Int Sm Bank

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 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Vienna, Virginia to establish a branch at 4040 North Fairfax Drive, Arlington, Virginia.	Newspaper:	08/23/2013
			Federal Register:	Not applicable

**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 August 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
FLORIDA CAPITAL GROUP, INC.	CIC	Prior change in control notice filed by P. Bruce Culpepper, Tallahassee, Florida; Richard R. Dostie, Jacksonville, Florida; Charles E. Hughes, Jr., Jacksonville, Florida; J. Malcolm Jones, Jr., Jacksonville, Florida; James T. Katsur, Longwood, Florida; W. Andrew Krusen, Jr., Tampa, Florida; Allan S. Martin, Tampa, Florida; Linda C. McGurn, Micanopy, Florida; M. G. Sanchez, Gainesville, Florida; DFGM 2010, LLC, Tampa, Florida; Dominion Capital Group, LLC, Tampa, Florida; Dominion Strategic Resource Partners, Tampa, Florida; Jessie T. Krusen IRA, Tampa, Florida; William Andrew Krusen, Jr. SEP IRA, Tampa, Florida; Krusen Limited Partnership, Ltd., Tampa, Florida; Tejas Partners, Ltd., Tampa, Florida; Trust UWO Isabelle Ball Baker FBO Jessie T. Thompson Krusen, Tampa, Florida; WIT Financial Group, LLC, Tampa, Florida; and WIT Ventures, Ltd., Tampa, Florida; to acquire 25 percent or more of the outstanding shares of Florida Capital Group, Inc., and its subsidiary, Florida Capital Bank, National Association, both of Jacksonville, Florida.	Newspaper: Federal Register:	04/09/2013 04/22/2013
INVESTAR HOLDING COMPANY	3A1	Investar Holding Corporation (BHC), notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Investar Bank, both of Baton Rouge, Louisiana. In addition, BHC has submitted a Financial Holding Company declaration.	Newspaper: Federal Register:	Not applicable Not applicable
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 07/12/2013
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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
COMMUNITY HOLDINGS CORPORATION	CIC	Jay D. Bergman, Joliet, Illinois, to acquire up to 100 percent of the outstanding voting stock of Community Holdings Corp., Palos Hills, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST MERCHANTS CORPORATION	* 4c8	First Merchants Corporation, Munster, Indiana, to acquire via merger CFS Bancorp, Inc., Munster, Indiana, and thereby indirectly acquire control of Citizens Financial Bank, Munster, Indiana, a federal savings bank.	Newspaper: Federal Register:	08/02/2013 08/09/2013
FNBH BANCORP, INC.	CIC	Stanley Dickson, Jr., Gross Pointe Park, Michigan, as an individual, and the group consisting of Stanley Dickson, Jr., Gross Pointe Park, Michigan, Steven Dickson, Rancho Santa Fe, California, Kathryn J. Dickson, Howell, Michigan and Riddle Limited Partnership, Howell, Michigan ("Riddle LP"), propose to acquire control of FNBH Bancorp, Inc., Howell, Michigan ("FNBH"), and thereby indirectly control First National Bank in Howell, Howell, Michigan.	Newspaper: Federal Register:	Not available 08/28/2013
HOME BANCORP WISCONSIN, INC.	* 3A1	Home Bancorp Wisconsin, Inc., Madison, Wisconsin, to become a bank holding company through the acquisition of all of the outstanding voting stock of Home Savings Bank, Madison, Wisconsin. The bank holding company will be formed in connection with the proposed mutual-to-stock conversion of Home Savings Bank, a state chartered mutual savings bank. Pre filing review to determine compliance with Subpart E of Regulation MM, Conversions from Mutual to Stock Form.	Newspaper: Federal Register:	08/05/2013 08/09/2013

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LIBERTYVILLE BANK & TRUST COMPANY	* Branch	Libertyville Bank and Trust Company, Libertyville, Illinois, to establish a branch facility to be located at 169 North Lake Street, Mundelein, Illinois.	Newspaper: Federal Register:	08/20/2013 Not applicable
MARSEILLES 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 Not available
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois, to acquire 100 percent of Mercantile Bank, Quincy, Illinois.	Newspaper: Federal Register:	08/29/2013 08/23/2013

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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709143	MIDWEST BK WESTERN IL, MONMOUTH, ILLINOIS	04/02/2012	07/30/2013	S	Large Bank

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 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANK	Member	First State Bank, Russellville, Arkansas to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**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
487357	TOWN & COUNTRY BK, SALEM, MISSOURI	04/22/2013	07/26/2013	S	Int Sm 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 August 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DACOTAH BANKS, INC.	* 3A5	Dacotah Banks, Inc., Aberdeen, South Dakota, to merge with Donnelly Bancshares, Inc. and thereby indirectly acquire United Farmers and Merchants State Bank, both of Morris, Minnesota. In addition, Dacotah Bank, Aberdeen, South Dakota, to merge with United Farmers and Merchants State Bank and, incident thereto, establish branches at 4 Atlantic Avenue, Morris, Minnesota, and 209 South Main Street, Chokio, Minnesota.	Newspaper:	08/02/2013
	* 18C		Federal Register:	08/09/2013
	* Branch			
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 830 Shiloh Crossing Boulevard, Billings, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	07/11/2013
MEDR BANCSHARES, INC.	CIC	Change in Control Notice by Jay Charles Erie, Rochester, John Kenneth Erie, Fargo, North Dakota, and Jane Kathryn Erie Moen, Eden Prairie, Minnesota, to retain 10 percent or more of the shares of MEDR Bancshares, Inc., Erskine, Minnesota, and thereby indirectly retain control of American State Bank of Erskine, Erskine, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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157650	CROW RIVER ST BK, DELANO, MINNESOTA	10/31/2011	07/25/2013	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 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANCSHARES, INC.	CIC	Notification by the Jennifer L. Wolgamott 2012 Legacy Trust, Cathleen R. Hefti, as trustee and individually, both of Scottsbluff, Nebraska; the Christie L. Coletti Christensen 2012 Legacy Trust and the Michael P. Coletti 2012 Legacy Trust, both of Greeley, Colorado; and the Kay Lorraine Hefti Coletti Living Trust, Kay L. Coletti and David C. Coletti, trustees, all of Cheyenne, Wyoming; to acquire control of First State Bancshares, Inc., parent of First State Bank, both of Scottsbluff, Nebraska, and Security First Bank, Cheyenne, Wyoming.	Newspaper: Federal Register:	Not available Not available
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 5885 West Bell Road, Glendale, Arizona.	Newspaper: Federal Register:	08/15/2013 Not applicable
PREMIER BANCSHARES, INC.	CIC	Notification by Norman W. Waitt, Jr., Dakota Dunes, South Dakota; Christopher M. Mayer, Omaha, Nebraska; the John S. Schuele Irrevocable Trust, Mary A. Schuele and Dana C. Bradford, co-trustees, all of Omaha, Nebraska; Todd P. Clevenger, Omaha, Nebraska; and the Dana C. Bradford IV Revocable Trust, Dana C. Bradford, trustee, both of Omaha, Nebraska; all as members of a group acting in concert, to acquire control of Premier Bancshares, Inc., parent of Premier Bank, both in Omaha, Nebraska.	Newspaper: Federal Register:	08/27/2013 Not available
REGENT CAPITAL CORPORATION	CIC	Notification by Dow R. Hughes, Tulsa, Oklahoma, individually and as fiduciary, to retain control of Regent Capital Corporation, parent of Regent Bank, both in Nowata, Oklahoma. In addition, notification by the following members of the Hughes Family Group acting in concert to retain control of Regent Capital Corporation, parent of Regent Bank, both in Nowata, Oklahoma: the Dow R. Hughes Revocable Trust, Dow Hughes, trustee; the Deanne D. Hughes Revocable Trust, Deanne D. Hughes, trustee; DRH, LLC; Dave Hughes; Michelle Hughes; and the David G. Dutton Living Trust, David Dutton, trustee; all of Tulsa, Oklahoma.	Newspaper: Federal Register:	Not available 08/05/2013

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	05/06/2013	08/01/2013	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 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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:	Not available 08/29/2013
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at 1204A West 38th Street, Austin, Texas 78705-1007.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at 10767 Kuykendahl Road, The Woodlands, Texas 77382-2772.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at Promenade Boulevard and U.S. Highway 90, Stafford, Texas 77477.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at 6319 Hillcrest Avenue, Suite 400, Dallas, Texas 78205-1850.	Newspaper: Federal Register:	Not available Not applicable
NORTHSTAR BANK OF TEXAS	* Branch	Northstar Bank of Texas, Denton, Texas, to establish a branch to be located at 921 West Lamar, Arlington, Texas 76012.	Newspaper: Federal Register:	08/17/2013 Not applicable
PEOPLES BANK	* Branch	Peoples Bank, Lubbock, Texas, to establish a branch to be located at 615 North Broadway, Post, Texas 79356.	Newspaper: Federal Register:	Not available Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PROGRESSIVE BANCORP, INC.	CIC	Prior notice by George W. Cummings, III and Nanette Weaver Cummings, both of Monroe, Louisiana, to acquire and control greater than 10 percent of Progressive Bancorp, Inc., Monroe, Louisiana, and indirectly, Progressive Bank, Monroe, Louisiana.	Newspaper:	Not available
			Federal Register:	08/16/2013

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending August 10, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch located within the Safeway Maui Lani Store at 58 Maui Lani Parkway, Wailuku, Hawaii.	Newspaper: Federal Register:	Not available Not applicable
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a new Ward branch office to be located at 1288 Ala Moana Boulevard, Suite 110, Honolulu, Hawaii, on or about September 9, 2013; and to close its current Ward branch office located at 201 Ward Avenue, Honolulu, Hawaii, on September 6, 2013.	Newspaper: Federal Register:	08/12/2013 Not applicable
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

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2209553	HERITAGE BK OF CMRC, SAN JOSE, CALIFORNIA	04/08/2013	07/31/2013	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act