
Federal Reserve Release



H.2

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

No. 7

Week Ending February 16, 2013

Testimony and Statements

Dodd-Frank Act Implementation and Regulatory Priorities -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act and on the Federal Reserve's regulatory and supervisory priorities for 2013.

- Published, February 14, 2013

Enforcement

Commonwealth Savingsshares Corporation, Huntsville, Alabama -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, February 12, 2013

Rurban Financial Corp., Defiance, Ohio, and Rurbanc Data Services, Inc. -- cease and desist order dated March 9, 2011, terminated February 8, 2013.

- Announced, February 14, 2013

H.2 Actions under delegated authority

February 10, 2013 to February 16, 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

Kansas City

High Plains Bank, Flagler, Colorado -- to establish a branch at 600 Kimbark Street, Longmont.

- Approved, February 15, 2013

Chicago

Morton Community Bank, Morton, Illinois -- to establish a branch at 2401 East Empire Street, Bloomington.

- Withdrawn, February 4, 2013

(A/C)

Bank Holding Companies

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares in 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Approved, February 14, 2013

Atlanta

CedarStone Financial, Inc., Lebanon, Tennessee -- to become a bank holding company by acquiring CedarStone Bank, Lebanon.

- Withdrawn, February 11, 2013

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- to become a bank holding company by acquiring Hiawatha National Bank, Hager City.

- Returned, February 14, 2013

Bank Holding Companies

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- to acquire Mid-Wisconsin Financial Services, Inc., Medford, and its subsidiary, Mid-Wisconsin Bank, and to establish branches.

- Withdrawn, February 8, 2013

(A/C)

San Francisco

SKBHC Holdings LLC, Seattle, Washington, and AmericanWest Bank, Spokane -- to acquire PremierWest Bancorp, Medford, Oregon, and its subsidiary, PremierWest Bank.

- Approved, February 13, 2013

San Francisco

Sterling Financial Corporation, Spokane, Washington -- waiver of application to acquire Borrego Springs Bank, N.A., La Mesa, California, in connection with its merger with and into Sterling Financial's subsidiary, Sterling Savings Bank, Spokane, Washington.

- Granted, February 11, 2013

Chicago

Van Buren Bancorporation, Keosauqua, Iowa -- to acquire First Iowa State Bank, Albia.

- Approved, February 13, 2013

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase certain assets and assume certain liabilities of branches of Bank of America, National Association, Charlotte, North Carolina, and to retain the acquired facilities as branches.

- Approved, February 13, 2013

Change in Bank Control

Richmond

Congressional Bancshares, Inc., Bethesda, Maryland -- change in bank control of Congressional Bancshares and its subsidiary, Congressional Bank, Potomac.

- Permitted, February 13, 2013

Chicago

Standard Bancshares, Inc., Hickory Hills, Illinois -- change in bank control of Standard Bancshares and its subsidiary, Standard Bank and Trust Company, Hickory Hills.

- Permitted, February 15, 2013

Kansas City

Whitewater Bancshares, Inc., Whitewater, Kansas -- to retain control of Whitewater Bancshares and its subsidiary, Bank of Whitewater, Whitewater.

- Permitted, February 14, 2013

Extensions of Time

Secretary

BMO Financial Corporation, Wilmington, Delaware -- extension of time to meet certain regulatory reporting requirements.

- Granted, February 13, 2013

Extensions of Time

Secretary

UnionBanCal Corporation, San Francisco, California -- extension of time to meet certain regulatory reporting requirements.

- Granted, February 13, 2013

Savings and Loan Holding Companies

Atlanta

First Charter, MHC, West Point, Georgia -- to convert from mutual to stock form and to merge with Charter Financial Corporation, West Point, and for Charter Financial Corporation to become a savings and loan holding company by acquiring Charterbank.

- Approved, February 11, 2013

Chicago

WBSB Bancorp, MHC, West Bend, Wisconsin -- to convert from mutual to stock form and to merge with WBSB Bancorp, Inc., West Bend; for WBSB Bancorp, Inc., to merge with and into Westbury Bancorp, Inc.; and for Westbury Bancorp to become a savings and loan holding company by acquiring Westbury Bank, West Bend.

- Approved, February 11, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, South Weymouth, Massachusetts, to establish a full-service branch at 99 South Street, Hingham, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	02/13/2013
			Federal Register:	Not applicable
WAKEFIELD BANCORP MHC	* 3A1	Application by Wakefield Bancorp, MHC, Wakefield, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Wakefield Bancorp, Inc., Wakefield, Massachusetts, through its acquisition of 100% of the shares of The Savings Bank, Wakefield, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	02/25/2013

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 Roma Financial Corporation MHC, Roma Financial Corporation, both of Robbinsville, New Jersey, and their wholly-owned subsidiaries, Roma Bank, Robbinsville, New Jersey and RomAsia Bank, South Brunswick Township, New Jersey.	Newspaper:	Not available
			Federal Register:	03/01/2013

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. Gateano P. Giordano of Moorestown, NJ, to acquire up to 15.0% of Cornerstone Financial Corporation, Mt. Laurel, NJ.	Newspaper: Federal Register:	Not available 03/05/2013
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. Mark J. Baiada of Moorestown, NJ, to acquire up to 24.9% of Cornerstone Financial Corporation, Mt. Laurel, NJ.	Newspaper: Federal Register:	Not available 03/05/2013

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.

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE CENTRALE POPULAIRE	FBSEA	Banque Centrale Populaire, Casablanca, Morocco, to establish a representative office in Washington, D.C.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOME BANCORP, INC.	CIC	After-the-fact notification filed by George and Calliope Apostolou, Panagiotis Apostolou, Mark S. and Linda C. Berset, Derek S. Berset, Gary N. and Eileen L. Berset, Jason N. Berset, Kristin N. Berset, Larry C. and Mary S. Cunningham, Dennis R. Deloach, III, Jeffory H. and Sherry B. Forbes, Mohamed and Amira Helal, Nadine Helal, Tarek Helal, K&M Insurance Investors, LLC, Trifon Houvardas, Paul Houvardas, Bruce T. and Sheba Lucas, Universal Finance & Investments LLC, Sanjay Madhu, Alex Madhu, Andrew Madhu, Felix & Fiona, LLC, Ahmad Nematbakhsh, Harish and Khyati Patel, Pareshbhai and Neha Patel, Gregory Politis, Christos and Effie Politis, Peter Politis, Anthony and Maria Z. Saravanos, Shane R. and Nicole F. Stowell, Martin Traber, Mary J. Vattamattam, Shaju and Miriam Vattamattam and Harold J. Winner, all of Seminole, Florida, to retain 49.32 percent of the outstanding shares of First Home Bancorp, Inc., and its subsidiary, First Home Bank, both of Seminole, Florida.	Newspaper:	Not available
			Federal Register:	03/05/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLACKHAWK BANCORP, INC.	CIC	Notice by Blackhawk Bancorp, Inc., Beloit, Wisconsin, to acknowledge Kevin J. Hendricks and Kendra Hendricks, of Janesville, Wisconsin, have applied to retain, as part of a family group including Diane M. Hendricks, 25 percent or more of the shares of Blackhawk Bancorp, Inc., Beloit, Wisconsin, and thereby control of Blackhawk Bank, Beloit, Wisconsin.	Newspaper: Federal Register:	02/28/2013 02/15/2013
BOSSHARD FINANCIAL GROUP, INC.	CIC	Sabina Bosshard, Homer, Minnesota, individually, and as co trustee of the Sabina Bosshard Irrevocable Trust ("Trust"), and Sabina Bosshard, together as a group acting in concert with Trust, the Lindsey Bosshard Trust, Jeff Gray, LaCrosse, Wisconsin, as co trustee of Trust and trustee of the Lindsey Bosshard Trust, Ross E. Parke, New York, New York, as independent trustee of Trust, Kurt Bosshard, Kapaa, Hawaii, John Bosshard III, McCarthy, Alaska, William Bosshard and Andrew Bosshard, both of La Crosse, Wisconsin, Carlista Bosshard, Madison, Wisconsin, Joseph Bosshard and Makenzie Bosshard, both of Boulder, Colorado, Nathan Bosshard-Blakely, Berkeley, California, Elizabeth Bosshard-Blakely, South Pasadena, California, Alexandra Bosshard, Sandy, Utah, and John Bosshard, Superior, Colorado, to retain control of 25 percent or more of the outstanding voting shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and thereby to indirectly retain control of Grand Marsh State Bank, Grand Marsh, Wisconsin, and Farmers State Bank of Hillsboro, Hillsboro, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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 01/31/2013

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FORREST BANCSHARES, INC.	CIC	Palen Trust for Descendents and Edward Palen, as trustee of the Palen Trust for Descendents, both of Forrest, Illinois, individually, and together as a group acting in concert with the Palen Marital Trust, Forrest, Illinois, Edward Palen, Lorraine Palen, and Joseph Palen, all of Forrest, Illinois, individually and as co-trustees of the Palen Marital Trust, Elizabeth Dray and Judith Somers, both of Forrest, Illinois, Marie King, Piper City, Illinois, and Leona Pacheco, Springfield, Illinois, to retain control of 25 percent or more of the voting shares of Forrest Bancshares, Inc., Forrest, Illinois, and thereby to indirectly retain control of First State Bank of Forrest, Forrest, Illinois.	Newspaper: Federal Register:	Not available 02/07/2013
UNION FINANCIAL CORPORATION	4c8	Union Financial Corporation, Lake Odessa, Michigan, proposes to form a new Michigan limited liability company subsidiary to be called Union Consulting, LLC. It will provide certain regulatory compliance consulting services to unaffiliated community banks.	Newspaper: Federal Register:	Not applicable 03/05/2013
WINTRUST FINANCIAL CORPORATION	* 3A3	Wintrust Financial Corporation, Rosemont, Illinois, for prior approval to acquire First Lansing Bancorp, Inc., Lansing, Illinois, and thereby indirectly acquire First National Bank of Illinois, Lansing, Illinois, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	03/13/2013 03/15/2013

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANTERRA CORP	CIC	Notice by Marian V. Mehan, St. Louis, Missouri, as successor trustee of the trusts listed herein, to retain control of Banterra Corp., Eldorado, Illinois. The trusts are the Jolie Chase Knight Trust dated 12/20/01, Thompsonville, Illinois; the Savannah Merrill Knight Trust dated 12/13/05, Thompsonville, Illinois; the Mark W. Knight Exempt Trust dated 12/11/95, St. Louis, Missouri; THE EDK 2011 FAMILY TRUST DATED 5/26/2011, Eldorado, Illinois; The EDK Trust dated 2/18/05, Eldorado, Illinois; The 2010 John K. Pruellage Family Trust dated 12/22/10, St. Louis, Missouri; and the JCK 2012 Gift Trust dated 12/17/12, Thompsonville, Illinois.	Newspaper:	03/04/2013
			Federal Register:	03/05/2013
FIRST NATIONAL BANK OF OXFORD, THE	Member	First National Bank of Oxford, Oxford, Mississippi, 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

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FULL SERVICE INSURANCE AGENCY, INC.	CIC	Change in Control notice by Richard Lee Newman, Mayville, North Dakota, to acquire 25 percent or more of the shares of Full Service Insurance Agency Inc., Buxton, North Dakota, and thereby indirectly gain control of First State Bank, Buxton, North Dakota.	Newspaper: Federal Register:	Not available 03/05/2013
MPS INVESTMENT COMPANY	CIC	Change in Control notice by Andrew W. Schmidt and Edward K. Masee, both of Appleton, Minnesota, to acquire shares of MPS Investment Company, Appleton, Minnesota, and thereby join the Schmidt Family Group and the Masee Family Group, respectively, which control MPS Investment Company, Appleton, Minnesota, and indirectly control Farmers and Merchants State Bank of Appleton, Minnesota.	Newspaper: Federal Register:	02/26/2013 03/11/2013

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 16, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANON BANK CORPORATION	CIC	Notification by Darryn W. Biggerstaff, Canon City, Colorado, to retain control of Canon Bank Corporation, parent of Canon National Bank, both of Canon City, Colorado.	Newspaper: Federal Register:	Not available 02/28/2013
GRACE INVESTMENT COMPANY, INC. ESOP, THE	* 3A5	The Grace Investment Company, Inc., ESOP and Grace Investment Company, Inc., both in Alva, Oklahoma, to acquire 100 percent of the voting shares of First Kiowa Bancshares, Inc., parent of The First State Bank, Kiowa, Kansas. First Kiowa Bancshares, Inc., will merge with and into Grace Investment Company, Inc.	Newspaper: Federal Register:	Not available 03/15/2013
LEXINGTON B & L FINANCIAL CORP.	* 3A1	Lexington B & L Financial Corp, Lexington, Missouri, to become a bank holding company following the conversion of its subsidiary, B & L Bank, Lexington, Missouri, from a federally chartered savings bank to a state chartered commercial bank.	Newspaper: Federal Register:	03/15/2013 03/15/2013
SSB HOLDINGS, INC.	CIC	Notice by Anna Shelden Ferguson, LayFayette, Indiana; William M. Ferguson III, Cambridge, Kansas; and Joan F. Peck, Modesto, California; as members of the Ferguson family group acting in concert, to retain control of SSB Holdings, Inc., parent of Security State Bank, all of Wellington, Kansas.	Newspaper: Federal Register:	03/06/2013 02/27/2013

District: 10

Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHSTAR BANK OF TEXAS	* Branch	Northstar Bank of Texas, Denton, Texas, to establish a branch to be located at 2891 Cross Timbers Road, Flower Mound, Texas 76201.	Newspaper: Federal Register:	02/28/2013 Not applicable
R CORP FINANCIAL	* 3A1	R Corp Financial, Round Rock, Texas, to become a bank holding company by acquiring 100 percent of R Bank, Round Rock, Texas.	Newspaper: Federal Register:	Not available Not available
THIRD COAST BANCSHARES, INC	* 3A1	Third Coast Bancshares, Inc., Humble, Texas, to become a bank holding company by acquiring 100 percent of Third Coast Bank, SSB, Humble, Texas.	Newspaper: Federal Register:	Not available 03/15/2013

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 February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CALIFORNIA BUSINESS BANK	CIC	California Department of Financial Institutions request for comment on the change in bank control and bank management change from California Business Bank, Los Angeles, California, for Mr. Richard Tan to acquire control.	Newspaper: Federal Register:	Not available Not available
CARPENTER FUND MANAGER GP, LLC	* 3A3 4c8	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-CA, L.P., Carpenter Bank Partners, Inc., CCFW, Inc., all of Irvine, California, to acquire up to 38 percent of the voting stock of Pacific Mercantile Bancorp, and thereby indirectly acquire control of Pacific Mercantile Bank, both of Costa Mesa, California. Further, Pacific Mercantile Bancorp, Costa Mesa, California, Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-CA, L.P., Carpenter Bank Partners, Inc., CCFW, Inc., all of Irvine, California, to form a wholly-owned subsidiary of Pacific Mercantile Bancorp, PM Asset Management, Inc., Costa Mesa California, and to engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 03/08/2013
COASTAL COMMUNITY BANK	* Branch	Coastal Community Bank, Everett, Washington, to establish a branch office at 16419 Smokey Point Boulevard, Arlington, Washington.	Newspaper: Federal Register:	02/22/2013 Not applicable
FNB BANCORP	CIC	Notice by Thomas Galt Atwood, Glen Ellen, California, and Cypress Abbey Company, Colma, California, to retain 10 percent or more of the outstanding shares of capital stock of FNB Bancorp, and thereby indirectly retain 10 percent or more of the voting shares of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available 10/30/2012
ONE PACIFICCOAST BANCORP, INC.	* 3A1 * 4c8	One PacificCoast Foundation and One PacificCoast Bancorp, Inc., both of Oakland, California, to become bank holding companies by acquiring 100 percent of Albina Community Bank, Portland, Oregon, pursuant to section 3(a) (1) of the BHC Act and 2)to retain 100 percent control of One PacificCoast Bank FSB, Oakland, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
PACIFIC MERCANTILE BANCORP	4c8	Pacific Mercantile Bancorp, Costa Mesa, California, Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-CA, L.P., Carpenter Bank Partners, Inc., CCFW, Inc., all of Irvine, California, to form a wholly-owned subsidiary of Pacific Mercantile Bancorp, PM Asset Management, Inc., Costa Mesa California, and to engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 03/05/2013
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Thian Control Group, including Yee Phong (Alan) Thian, Fen Fen Thian, Min Yaw Thian, Min Tat Thian, and Gim Tie (Tony) Kheng, all of Arcadia, California; Fui Ming (Catherine) Thian, Lawrence S K Law, and Jor Leong Law all of Calabasas, California; Yee Chin (Victor) Thian of Glendale, California; Jennifer Wei Lim Kheng of San Francisco, California; Jor Teck Law of Beijing, China; Min Yang Thian of Kuala Lumpur, Malaysia; Min Jie Thian of New York, New York; United Overseas Investment, Inc. and Eastern Union, Inc., both of Sherman Oaks, California; and their related family members and interests, to retain 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly retain 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 02/15/2013
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Kao Control Group, including Dr. Ruey Chyr Kao, Je Tsu Kao, and James Kao, all of Las Vegas, Nevada; Dr. Min Hwan Kao and Yu Fan Kao of Leawood, Kansas; Daniel J. Kao and Linda Lee Kao of La Jolla, California; Christina Kao of Piscataway, New Jersey; and their related family members, to acquire 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly acquire 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 02/15/2013
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Chang Control Group, including Louis C. Chang and Su-Cheng C. Chang, both of Palos Verdes Estates, California; Peter Ming Chang of Los Alamitos, California; and their related family members, to acquire 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly acquire 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 02/15/2013

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SOUND BANK	CIC	Notice of Change in Control by Daniel Dale Yerrington, Olympia, Washington, to acquire 10.37% of common stock of South Sound Bank, Olympia, Washington.	Newspaper:	Not available
			Federal Register:	Not available
WESTERN ALLIANCE BANCORPORATION	* 4c8	Western Alliance Bancorporation, Phoenix, Arizona, to acquire Centennial Bank, Fountain Valley, California, and thereby engage in industrial banking, pursuant to section 225.28(b)(4)(i) of Regulation Y.	Newspaper:	03/01/2013
			Federal Register:	03/06/2013

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.

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