
Federal Reserve Release



H.2

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

No. 8

Week Ending February 23, 2013

Enforcement

Central Pacific Financial Corporation, Honolulu, Hawaii -- written agreement dated July 2, 2010, terminated February 12, 2013.

- Announced, February 19, 2013

H.2 Actions under delegated authority

February 17, 2013 to February 23, 2013

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1702 Airport Road, Hot Springs.

- Approved, February 21, 2013

Kansas City

First State Bank of Colorado, Hotchkiss, Colorado -- to establish a branch at 564 Main Street, Delta.

- Approved, February 22, 2013

Richmond

John Marshall Bank, Reston, Virginia -- to establish a branch at 700 South Washington Street, Alexandria.

- Approved, February 19, 2013

Bank Holding Companies

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- to acquire additional shares of Cabool Bancshares, Inc., Cabool, and its subsidiary, Cabool State Bank.

- Approved, February 22, 2013

New York

FNBNY Bancorp, Inc., New York, New York, and Modern Capital Holdings LLC -- to acquire shares in The Upstate National Bank, Rochester.

- Withdrawn, February 12, 2013

(A/C)

Bank Holding Companies

St. Louis

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

- Approved, February 22, 2013

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Cerberus Capital Management, L.P., New York, New York -- modification of certain commitments.

- Granted, February 22, 2013

Banks, State Member

Director, BS&R

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

- Approved, February 20, 2013

Change in Bank Control

Minneapolis

Plato Holdings, Inc., Saint Paul, Minnesota -- change in bank control of Plato Holdings and its subsidiary, Drake Bank, Saint Paul.

- Permitted, February 21, 2013

St. Louis

Reliance Bancshares, Inc., Des Peres, Missouri -- change in bank control of Reliance Bancshares and its subsidiary, Reliance Bank, Saint Louis.

- Permitted, February 19, 2013

Extensions of Time

Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- extension of time to divest certain merchant banking investments.

- Granted, February 14, 2013

(A/C)

San Francisco

SKBHC Holdings LLC, Seattle, Washington, and AmericanWest Bank, Spokane -- extension to May 13, 2013, to acquire PremierWest Bancorp, Medford, Oregon, and its subsidiary, PremierWest Bank.

- Granted, February 18, 2013

Financial Holding Companies

San Francisco

BBCN Bancorp, Inc., Los Angeles, California -- election to become a financial holding company.

- Effective, February 19, 2013

International Operations

New York

Banco Popular de Puerto Rico, San Juan, Puerto Rico -- to establish an agreement corporation.

- Withdrawn, February 22, 2013

Regulations and Policies

Secretary

Regulation YY (Enhanced Prudential Standards) -- extension of the comment period to April 30, 2013, on the proposed rule to implement the enhanced prudential standards and early remediation requirements in the Dodd-Frank Act for foreign banking organizations and foreign nonbank financial companies supervised by the Board.

- Approved, February 22, 2013

Savings and Loan Holding Companies

Director, BS&R

American International Group, Inc., New York, New York -- temporary exemptions from certain regulatory reporting requirements.

- Granted, February 22, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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NONE

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND
FIRST NB OF IPSWICH	IPSWICH, MASSACHUSETTS
NORTHEAST BK	LEWISTON, MAINE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 23, 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

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Institution	Location
ADIRONDACK TC	SARATOGA SPRINGS, NEW YORK
AMBOY BK	OLD BRIDGE, NEW JERSEY
BANCO POPULAR N AMER	NEW YORK, NEW YORK
ELMIRA SVG BK FSB	ELMIRA, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 23, 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

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2580243	AMERICAN BK, ALLENTOWN, PENNSYLVANIA	10/15/2012	02/07/2013	S	Large Bank

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 23, 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: Federal Register:	Not available Not applicable
SURREY BANCORP	CIC	Betty J. Wright, Mount Airy, North Carolina, to individually control 12.31% of Surrey Bancorp, Mount Airy, North Carolina, and together with the Hylton Wright Living Trust Agreement and ARMAT Foundation, as a group acting in concert, to control 12.31% of Surrey Bancorp.	Newspaper: Federal Register:	Not available 03/14/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	10/30/2012	02/03/2013	S	Int Sm Bank
693224	UNION FIRST MKT BK, RICHMOND, VIRGINIA	09/17/2012	02/04/2013	S	Large Bank

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
BANK OF STANLY	ALBEMARLE, NORTH CAROLINA
BANK OF VA	MIDLOTHIAN, VIRGINIA
BCBANK	PHILIPPI, WEST VIRGINIA
CABARRUS B&TC	CONCORD, NORTH CAROLINA
CHESAPEAKE BK	KILMARNOCK, VIRGINIA
CITIZENS CMNTY BK	SOUTH HILL, VIRGINIA
FARMERS & MRCH BK OF CRAIG CTY	NEW CASTLE, VIRGINIA
FARMERS BK WINDSOR VA	WINDSOR, VIRGINIA
FOUR OAKS B&TC	FOUR OAKS, NORTH CAROLINA
FRONTIER CMNTY BK	WAYNESBORO, VIRGINIA
UNITED BK	PARKERSBURG, WEST VIRGINIA
UNITED BK	FAIRFAX, VIRGINIA
VALLEY BK	ROANOKE, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 23, 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

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NONE

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
COMMUNITY BK OF E TN	CLINTON, TENNESSEE
IBERIABANK	LAFAYETTE, LOUISIANA
USAMERIBANK	LARGO, FLORIDA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, Carlisa 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
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREENWOODS FINANCIAL GROUP, INC.	CIC	LAF GW Investments, LLC (LAF GW), an Arkansas limited liability company, individually, with Stephen L. LaFrance, Jr., Little Rock, Arkansas, as the sole manager, and LAF GW and Stephen L. LaFrance, Jr., together as a group acting in concert with JSJ Properties, LLC, a Missouri limited liability company, with Stephen L. LaFrance, Jr., Jason P. LaFrance, and Joe Courtright, both of Little Rock, Arkansas, as managers, LAF Brothers Properties, LLC, an Arkansas limited liability company, with Stephen L. LaFrance, Jr. and Jason P. LaFrance as managers, the Stephen L. LaFrance, Sr. GW Investments Trust, with Stephen L. LaFrance, Jr. and Jason P. LaFrance as trustees, Jason P. LaFrance, and the Amy LaFrance Bancroft GW Investments Trust, with Stephen L. LaFrance, Sr., Pine Bluff, Arkansas, as trustee, to acquire 10 percent or more of the outstanding voting shares of Greenwood's Financial Group, Inc., and thereby indirectly acquire control of The Greenwood's State Bank, both of Lake Mills, Wisconsin.	Newspaper: Federal Register:	Not available Not available
ISABELLA BANK	* Branch	Isabella Bank, Mt Pleasant, Michigan, to establish a branch facility to be located at 711 Maple Street, Big Rapids, Michigan.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 23, 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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904359	CENTURY BK OF THE OZARKS, GAINESVILLE, MISSOURI	11/05/2012	02/14/2013	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF CAVE CITY	CAVE CITY, ARKANSAS
CAPITAL BK	LITTLE ROCK, ARKANSAS
CASEY COUNTY BK	LIBERTY, KENTUCKY
CITY B&TC OF MOBERLY	MOBERLY, MISSOURI
COMMUNITY BK	LEXINGTON, TENNESSEE
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS
FINANCIAL FSB	MEMPHIS, TENNESSEE
LINDELL B&TC	SAINT LOUIS, MISSOURI
MID AMERICA B&TC	DIXON, MISSOURI
PEOPLES BK	MARION, KENTUCKY
PIGGOTT ST BK	PIGGOTT, ARKANSAS
SOUTHERN CMRL BK	SAINT LOUIS, MISSOURI
TOWN & COUNTRY BK	SALEM, MISSOURI

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 23, 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:	Not available
			Federal Register:	03/05/2013

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
FARMERS ST BK OF MADELIA	MADELIA, MINNESOTA
FIRST INTRST BK	BILLINGS, MONTANA
FIRST ST BK OF WARNER	WARNER, SOUTH DAKOTA
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA
STATE BK FNCL	LA CROSSE, WISCONSIN
SUMMIT CMNTY BK	MAPLEWOOD, MINNESOTA

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 23, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to bid to acquire 31,500 shares of perpetual preferred stock, representing 46 percent of the equity interest of Spirit Bankcorp, Inc, Bristow, Oklahoma, issued under the Troubled Asset Relief Program of the U.S. Treasury in an upcoming, but not yet scheduled auction sponsored by the U.S. Treasury.	Newspaper: Federal Register:	Not available 03/25/2013
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
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 3710 South Lenoir Street, Columbia, Missouri.	Newspaper: Federal Register:	03/02/2013 Not applicable
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:	03/17/2013 03/15/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	11/05/2012	02/12/2013	S	Int Sm Bank
42055	ANADARKO B&TC, ANADARKO, OKLAHOMA	11/13/2012	02/06/2013	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 03/18/2013
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:	03/15/2013 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
3129902	INDEPENDENT BK OF TX, IRVING, TEXAS	11/05/2012	03/20/2013	S	Small Bank
723653	WESTERN BK, LORDSBURG, NEW MEXICO	09/10/2012	03/11/2013	O	Small Bank

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
CROWELL ST BK	CROWELL, TEXAS
FIRST ST BK	ABILENE, TEXAS
FROST NB	SAN ANTONIO, TEXAS
PLAINSCAPITAL BK	LUBBOCK, TEXAS
TEXAS STAR BK	VAN ALSTYNE, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
CVB FINANCIAL CORP.	CIC	Interagency Notice of Change in Control by the George Borba Family Trust, The Borba Children's Holding Trust, George A. Borba, Jr., Individually and as Co-Trustee, Linda Borba Gourdikian, Individually and as Co-Trustee, to acquire up to 11.06 percent control in CVB Financial Corp, and thereby indirectly acquire control of Citizens Business Bank, both of Ontario, California.	Newspaper: Federal Register:	Not available Not available
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

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 23, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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
657365	HANMI BK, LOS ANGELES, CALIFORNIA	09/24/2012	01/30/2013	S	Large Bank

CRA Examinations scheduled for Second Quarter of 2013 (April 1, 2013 - June 30, 2013)

Institution	Location
BANK OF HAWAII	HONOLULU, HAWAII
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act