
Federal Reserve Release



H.2

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

No. 49

Week Ending December 8, 2012

Forms

Forms -- final Board review to implement the Retail Payments Surveys: Depository and Financial Institution Payments Survey (FR 3066a); Network, Processor, and Issuer Payments Surveys (FR 3066b); Check Sample Survey (FR 3066c); and Retail Payments Survey Supplement (FR 3066d).

- Approved, December 6, 2012

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Jennifer Lucier and Stuart Sperry as deputy associate directors, Susan Foley as senior associate director, Jeff Walker and Tim Maas as assistant directors, and Mike Stan as adviser; and division reorganization.

- Approved, December 3, 2012

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the Federal Reserve Banks for 2013.

- Announced, December 3, 2012

Enforcement

Anadarko Bank & Trust Company, Anadarko, Oklahoma -- written agreement dated August 13, 2007, terminated November 27, 2012.

- Announced, December 6, 2012

Hanmi Financial Corporation, Los Angeles, California, and Hanmi Bank -- written agreement dated November 2, 2009, terminated December 4, 2012.

- Announced, December 6, 2012

Enforcement

NASB Financial, Inc., Grandview, Missouri -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, December 4, 2012

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**

Dallas

American State Bank, Arp, Texas -- to establish a branch at 907 East Southeast Loop 323, Tyler.

- Approved, December 3, 2012

Bank Holding Companies

New York

Community Bank System, Inc., DeWitt, New York -- to establish BPAS Trust Company of Puerto Rico, Inc., San Juan, Puerto Rico, as a limited-purpose trust company and thereby engage in non-depository employee benefit trust services and activities.

- Withdrawn, December 4, 2012

Chicago

First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan, Monticello, Illinois -- to increase its ownership of First State Bancorp of Monticello, Inc., Monticello, and thereby increase its indirect ownership of First State Bank and First State Bank of Bloomington, Bloomington.

- Approved, December 7, 2012

San Francisco

Sound Financial Bancorp, Inc., Seattle, Washington -- to become a bank holding company on conversion of Sound Community Bank, Seattle, from a federal stock savings bank to a state-chartered commercial bank.

- Approved, December 7, 2012

Change in Bank Control

Dallas

Groesbeck Bancshares, Inc., Groesbeck, Texas -- to retain control of Groesbeck Bancshares and its subsidiary, Farmers State Bank, Groesbeck.

- Permitted, December 4, 2012

Chicago

Keystone Community Bancorporation, Keystone, Iowa -- change in bank control of Keystone Community Bancorporation and its subsidiary, Keystone Savings Bank, Keystone.

- Permitted, December 5, 2012

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- change in bank control of Mid-Missouri Bancshares and its subsidiary, Mid-Missouri Bank, Springfield.

- Withdrawn, December 5, 2012

San Francisco

RBB Bancorp, Los Angeles, California -- to acquire and retain control of RBB Bancorp and its subsidiary, Royal Business Bank, Los Angeles (three notices).

- Returned, December 6, 2012

Minneapolis

Wessington Bankshares, Inc., Wessington, South Dakota -- change in bank control of Wessington Bankshares and its subsidiary, Heartland State Bank, Redfield.

- Permitted, December 6, 2012

Extensions of Time

Secretary

BB&T Corporation, Winston-Salem, North Carolina -- extension of time to meet certain regulatory reporting requirements.

- Granted, December 5, 2012

Boston

Coastway Bancorp, MHC, Cranston, Rhode Island, and Coastway Bancorp, LLC -- extension to March 4, 2013, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Coastway Community Bank, Cranston; and elections to become financial holding companies.

- Granted, December 4, 2012

San Francisco

East West Bank, Pasadena, California -- extension to February 23, 2013, to establish a branch at 9775 Baseline Road #109, Rancho Cucamonga.

- Granted, December 3, 2012

Secretary

Liberty Bank of Arkansas, Jonesboro, Arkansas -- extension to March 19, 2013, to establish a branch at 1400 East Joyce Boulevard, Fayetteville.

- Granted, December 4, 2012

International Operations

Chicago

Lake Forest Bank & Trust Company, Lake Forest, Illinois -- through its Edge corporation subsidiary, FIFC Edge International Corp., Lake Forest, to make an additional capital contribution to First Insurance Funding of Canada, Inc., Toronto, Canada.

- Withdrawn, November 30, 2012

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 December 8, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANADIAN IMPERIAL BANK OF COMMERCE	FBSEA	Canadian Imperial Bank of Commerce, Toronto, Ontario, Canada, to convert its existing agency to a branch in New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY BANK SYSTEM, INC.	Investment	Community Bank System, Inc., DeWitt, New York, to establish BPAS Trust Company of Puerto Rico, Inc., San Juan, Puerto Rico, as a subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
RBC INVESTOR SERVICES BANK S.A.	FBSEA	RBC Investor Services Bank S.A., Esch-sur-Alzette, Luxembourg, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.4(a)(1) of Regulation K.	Newspaper: Federal Register:	01/02/2013 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Prior Notice by Key Equipment Finance International, Inc., to Make an Additional Investment Pursuant to Section 211.9(f) of Regulation K	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 8, 2012

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
LIVE OAK BANCSHARES, INC.	4c8	Live Oak Bancshares, Inc., Wilmington, North Carolina, to acquire 100% of the voting securities of Government Loan Solutions, Inc., Cleveland, Ohio, and thereby provide support services in connection with the settlement, accounting, and securitization processes for government guaranteed loans, including loans originated under the U.S. Small Business Administration loan programs and USDA loans; and to acquire 51% of the voting securities of Secondary Market Access, LLC, Cleveland, Ohio, and engage in activities related to extending credit and management consulting.	Newspaper: Federal Register:	Not applicable 12/26/2012
PIEDMONT COMMUNITY BANK HOLDINGS, INC.	* 3A5	Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, and Crescent Financial Bancshares, Inc., Raleigh, North Carolina, to acquire 100% of the voting securities of ECB Bancorp, Inc., Engelhard, North Carolina, and thereby indirectly acquire The East Carolina Bank, Engelhard, North Carolina.	Newspaper: Federal Register:	Not available 01/04/2013
SCCB FINANCIAL CORPORATION	CIC	Mr. Paul Jerome Mitchell, Columbia, South Carolina, to acquire up to 43.43% of the outstanding voting shares of SCCB Financial Corporation, Coulmbia, South Carolina	Newspaper: Federal Register:	12/21/2012 12/19/2012

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	08/20/2012	11/22/2012	S	Int Sm Bank

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 December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
4830 ACQUISITION COMPANY, LLC	* 3A1	4830 Acquisition Company, LLC, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Commerce Bank, National Association, both of Tampa, Florida.	Newspaper: Federal Register:	Not available Not available
BSA FINANCIAL SERVICES, INC.	CIC	(12-191) Prior change in control notice filed by John D. DuBard and Carolyn DuBard, Tallahassee, Florida, to acquire an additional 2.56 percent of the outstanding common stock of BSA Financial Services, Inc., and its subsidiary, Bank of St. Augustine, both of St. Augustine, Florida. Total pro forma ownership will equal 10.40 percent.	Newspaper: Federal Register:	12/14/2012 12/24/2012

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
749635	AUBURNBANK, AUBURN, ALABAMA	08/13/2012	12/02/2012	S	Int Sm Bank

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 December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Elkader, Iowa, to merge with Farmers Savings Bank, Walford, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 345 Highway 151, Walford, Iowa.	Newspaper: Federal Register:	12/07/2012 Not applicable
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; the Ann Kennedy Irish Trust, Harbor Springs, Michigan, David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; the David H. Irish Trust, Harbor Springs, Michigan; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Michigan, as trustees of the John F. Texter and Tracy I. Texter Trust; the John F. Texter and Tracy I. Texter Trust, Middleville, Michigan; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; the Susan Irish Stewart Revocable Intervivos Trust, Harbor Springs, Michigan; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	Not available 12/18/2012
GUTHRIE COUNTY BANCSHARES, INC.	CIC	Notice by Roger D. Underwood, individually and acting in concert with Michael L. Underwood, both of Guthrie Center, Iowa, to gain control of Guthrie County Bancshares, Inc., Guthrie Center, Iowa and thereby Guthrie County State Bank, Panora, Iowa.	Newspaper: Federal Register:	Not available 12/04/2012
HORIZON BANCORP	CIC	Notice of Change in Control by Horizon Bancorp Employee Stock Ownership Plan to acquire 10 percent or more of the outstanding voting shares of Horizon Bancorp, and thereby indirectly acquire additional shares of Horizon Bank, National Association, all of Michigan City, Indiana.	Newspaper: Federal Register:	Not available 12/12/2012

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSELLES BANCORPORATION, INC.	CIC	Notice by the group consisting of: JPMorgan Chase Bank, N.A., Naperville, Illinois as Trustee of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Charles M. Shea, Wilmette, Illinois, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Molly Boed, Wassenaar, Netherlands, as 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 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., and thereby retain indirect control Marseilles Bank, both of Marseilles, Illinois.	Newspaper: Federal Register:	Not available 11/20/2012
STANDARD BANCSHARES, INC.	CIC	Trident SBI Holdings, LLC; Trident V, L.P.; Trident V Parallel Fund, L.P.; Trident V Professionals Fund, L.P.; Trident Capital V, L.P.; Trident Capital V-PF, L.P.; Stone Point GP Ltd; CD Trident V, LLC; and Charles A. Davis, all of Greenwich, Connecticut, as a group acting in concert, to acquire control of Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire control of Standard Bank and Trust Company, Hickory Hills, Illinois.	Newspaper: Federal Register:	Not available Not available
TALMER BANCORP INC.	* 4c8	Talmer Bancorp, Inc., Troy, Michigan, requests approval to acquire First Place Bank, Warren, Ohio, a savings Association.	Newspaper: Federal Register:	11/30/2012 11/30/2012
TREYNOR BANCSHARES, INC.	CIC	Notice by The Gutttau Family consisting of Michael K. Gutttau, Judith Ann Gutttau, and the Heidi Gutttau-Fox and Joshua Gutttau Irrevocable Living Trust, Treynor, Iowa, Heidi Ann Gutttau-Fox, Minden, Iowa, and Joshua Michael Gutttau, Treynor, Iowa, as Trustees, as group acting in concert, to retain control of Treynor Bancshares, Inc., Treynor, Iowa, and thereby indirectly control Treynor State Bank, Treynor, Iowa.	Newspaper: Federal Register:	Not available 12/24/2012

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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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 December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
OZARK BANCORP, INC.	* 3A1	Ozark Bancorp, Inc., Salem, Missouri, to become a bank holding company through the conversion of its wholly-owned subsidiary, Progressive Ozark Bank, Savings Bank, Salem, Missouri, from a federally chartered savings bank to a state chartered commercial bank.	Newspaper: Federal Register:	Not available 12/26/2012
PROGRESSIVE OZARK BANK, F.S.B.	Member	Progressive Ozark Bank, FSB, Salem, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
RELIANCE BANCSHARES, INC.	CIC	Notice by Thomas H. Brouster, Sr., St. Louis, Missouri, acting individually, and in concert with a control group, to gain control of Reliance Bancshares, Inc., Des Peres, Missouri. The control group consists of Mr. Brouster, Thomas H. Brouster Trust TTE, Thomas H. Brouster Family Trust and Meredith E. Brouster Trust, Brouster & Associates, LLC, Thomas H. Brouster Consulting Pension Trust, and Thomas H. Brouster Consulting Pension Trust II, all of St. Louis, Missouri; and Gaines S. Dittrich Self Directed IRA, Gaines S. Dittrich, Trustee of The Gaines S. Dittrich Revocable Trust dated May 6, 1997, as amended, and Dittrich & Associates, all of Rogers, Arkansas; and Lawrence P. Keeley, Jr., St. Louis, Missouri; Robert M. Cox, Jr., Frontenac, Missouri; Dr. Richard M. Demko, Chesterfield, Missouri; Allan D. Ivie, IV and Allan D. Ivie, IV Self Directed IRA, both of St. Louis, Missouri; Scott A. Sachtleben, Belleville, Illinois; Robert K. Jakel Living Trust, Robert Jakel Trustee, Highland, Illinois; Eric K. Jakel as trustee of the Eric K. Jakel Living Trust u/a dated 6/6/85, Highland, Illinois; Sterling K. Jakel Living Trust dated 5/3/85, Sterling Jakel Trustee, Naples, Florida; Otto K. Jakel Living Trust dated 11/26/91, Otto K. Jakel Trustee, Clarmont, Georgia; Gordon Jakel, Scottsdale, Arizona; John W. Bradley Revocable Living Trust dated 2/19/92 and John B. Bradley Revocable Living Trust dated 12/12/07, John Bradley, Trustee, Kirkwood, Missouri; Ned Stanley, Ladue, Missouri; and David Sindelar, St. Louis, Missouri.	Newspaper: Federal Register:	12/21/2012 12/18/2012

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEULAH BANCORPORATION, INC.	CIC	Notice of Change in Control by the Philip G. Amundson 2012 Irrevocable Grantor Trust, Sioux Falls, South Dakota, Matt Amundson, Trustee, Hendricks, Minnesota, Angie Mixner, Trustee, Sioux Falls, South Dakota, and Blair Folkens, Trustee, Brandson, South Dakota, to acquire 25 percent or more of the shares of Beulah Bancorporation, Inc., Sioux Falls, South Dakota, and thereby indirectly acquire control of First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa. In addition, Philip G. Amundson 2012 Irrevocable Grantor Trust and its trustees, propose to join the Amundson Family group, which controls Beulah Bancorporation, Sioux Falls, South Dakota, and thereby indirectly controls, First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa.	Newspaper:	12/12/2012
			Federal Register:	11/15/2012
PLATO HOLDINGS, INC.	CIC	Change in Control notice by Stephen Wellington, Jr., Saint Paul, Minnesota, to acquire 10 percent or more of the shares of Plato Holdings, Inc., Saint Paul, Minnesota, and thereby indirectly gain control of Drake Bank, Saint Paul, Minnesota. This proposal is related to the proposed redemption of subordinated debt issued by Plato Holdings under the TARP CPP.	Newspaper:	Not available
			Federal Register:	12/17/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MAC BANCSHARES, INC.	CIC	Notice submitted by Troy and Crystal Faulkender, Oakley, Kansas; Jay and Brandy Todd, Hoxie, Kansas; Darvin and Tammi Strutt, Colby, Kansas; Sharon and Ronnie Schamberger, Hoxie, Kansas; Crystal Ann Trauer, trustee of the Laurence Duane Trauer Tax Shelter Trust and the Crystal Ann Trauer Revocable Trust, both in Hays, Kansas; Nichole and Bret Tremblay, Manhattan, Kansas; Leslea and Brett Oelke, Hoxie, Kansas; Brittany Schamberger, Hoxie, Kansas, Taylore Schamberger, Hoxie, Kansas; Jerry and Melissa Spresser, Hoxie, Kansas; Larry and Julie Spresser, Pittsburg, Kansas; and Brian and Sheri Baalman, Menlo, Kansas; as a group acting in concert, to acquire control of Big Mac Bancshares, Inc., Hoxie, Kansas, parent of Peoples State Bank, McDonald, Kansas.	Newspaper: Federal Register:	Not available Not available
HOPE BANCSHARES, INC.	* 3A5	Hope Bancshares, Inc., Hope, Kansas, to acquire 100 percent of the voting shares of ABM Holding Company, parent of The Citizens State Bank, both in Miltonvale, Kansas.	Newspaper: Federal Register:	12/19/2012 12/20/2012
KCB BANK	* Branch	KCB Bank, Kearney, Missouri, to establish a branch at 110 S. Stewart Road, Liberty, Missouri.	Newspaper: Federal Register:	12/15/2012 Not applicable
MARTHA E. RECORDS 2009 GST EXEMPT FAMILY TRUST	CIC	Notice submitted by Ellen Records Morgan, Oklahoma City, Oklahoma, as co-trustee, to acquire control of the Martha E. Records 2009 GST Exempt Family Trust, the Martha E. Records 2009 Non-Exempt Family Trust, the Kathryn R. Ryan 2007 GST Exempt Family Trust, and the Kathryn R. Ryan 2007 Non-Exempt Family Trust, all of Oklahoma City, Oklahoma, and thereby acquire control of additional shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 12/28/2012
PREMIER BANCSHARES, INC.	3A1	Premier Bancshares, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, both in Omaha, Nebraska.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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
1421161	BANK OF BLUE VALLEY, OVERLAND PARK, KANSAS	08/13/2012	11/26/2012	S	Int Sm Bank
2396604	BANK OF STAR VALLEY, AFTON, WYOMING	08/27/2012	11/26/2012	S	Small Bank
64552	BANK2, OKLAHOMA CITY, OKLAHOMA	08/13/2012	11/15/2012	S	Small Bank
177957	PEOPLES BK, LAWRENCE, KANSAS	08/06/2012	11/19/2012	S	Int Sm 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 December 8, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK	* 18C * Branch	American State Bank, Arp, Texas, to acquire by merger East Texas National Bank of Palestine, Palestine, Texas; to establish branches at 207 West Spring Street, Palestine, Texas 75801; 1718 11th Street, Huntsville, Texas 77340; and 101 North McKinney Street, Mexia, Texas 76667; and for consent to exercise trust powers pursuant to 12 C.F.R. Section 208.3(d)(2).	Newspaper: Federal Register:	Not available Not applicable
QUANAH FINANCIAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Quanah Financial Corporation Employee Stock Ownership Plan, Quanah, Texas, to retain 32.73 percent of Quanah Financial Corporation, Quanah, Texas, and indirectly First Capital Bank, Quanah, Texas.	Newspaper: Federal Register:	Not available 12/19/2012

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 December 8, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NORTHWEST BANCORP	* 3A1	First Northwest Bancorp, Port Angeles, Washington, to become a bank holding company upon the conversion of First Federal Savings and Loan Association of Port Angeles, Port Angeles, Washington, from a mutual to stock savings bank.	Newspaper: Federal Register:	Not available 12/28/2012
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
MALAGA FINANCIAL CORPORATION	CIC	Notice of Change in Control by Barbara Marie Kershaw, Newport Beach, California, to retain her controlling interest of approximately 17.1% of the voting common stock of Malaga Financial Corporation and thereby indirectly Malaga Bank, FSB, both of Palos Verdes Estates, California.	Newspaper: Federal Register:	Not available 11/21/2012

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

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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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act