
Federal Reserve Release



H.2

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

No. 50

Week Ending December 15, 2012

Currency

Federal Reserve Notes -- new currency budget for 2013.

- Approved, December 13, 2012

Forms

Forms -- initial Board review to revise the Capital Assessments and Stress Testing (FR Y-14A/Q/M).

- Proposed, December 12, 2012

Forms -- final Board review to extend with revision the Weekly Report of Dealer Positions (FR 2004A), Weekly Report of Cumulative Dealer Transactions (FR 2004B), Weekly Report of Dealer Financing and Fails (FR 2004C), Weekly Report of Specific Issues (FR 2004SI), Daily Report of Specific Issues (FR 2004SD), Supplement to the Daily Report of Specific Issues (FR 2004SD ad hoc), and Daily Report of Dealer Activity in Treasury Financing (FR 2004WI).

- Approved, December 13, 2012

Regulations and Policies

Regulation YY (Enhanced Prudential Standards) -- publication for comment of proposed rule to strengthen oversight of U.S. operations of foreign banks.

- Approved, December 14, 2012

Report on Capital and Accounting Differences -- interagency report to Congress on capital and accounting differences among the federal banking agencies for 2010 and 2011.

- Approved, December 4, 2012

(A/C)

Enforcement

Community Bankers Trust Corporation, Glen Allen, Virginia, and Essex Bank, Tappahannock -- written agreement dated April 21, 2011, terminated December 5, 2012.

- Announced, December 11, 2012

HSBC Holdings plc, London, United Kingdom, and HSBC North America Holdings, Inc., New York, New York -- issuance of a consent cease and desist order against HSBC Holdings and assessment of a \$165 million civil money penalty against HSBC Holdings and its U.S. subsidiary, HSBC North America Holdings, as a result of unsafe and unsound practices related to insufficient compliance with Bank Secrecy Act and anti-money-laundering requirements and U.S. economic sanctions.

- Announced, December 11, 2012

The Northwestern Bank, Chippewa Falls, Wisconsin -- written agreement dated April 27, 2010, terminated December 6, 2012.

- Announced, December 11, 2012

Standard Chartered plc, London, United Kingdom; Standard Chartered Bank; and its New York, New York branch -- issuance of a consent cease and desist order and assessment of a \$100 million civil money penalty to address unsafe and unsound practices related to inadequate and incomplete responses to examiner inquiries and insufficient oversight of the institutions' compliance program for U.S. economic sanctions, Bank Secrecy Act, and anti-money-laundering requirements.

- Announced, December 10, 2012

Tennessee Valley Financial Holdings, Inc., Oak Ridge, Tennessee -- written agreement dated September 26, 2011, terminated November 20, 2012.

- Announced, December 13, 2012

H.2 Actions under delegated authority

December 9, 2012 to December 15, 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

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch to operate February 11-17, 2013, at 11330 Twin Eagles Boulevard, Naples, Florida.

- Approved, December 13, 2012

Bank Holding Companies

Richmond

CapGen Capital Group IV LLC, New York, New York, and CapGen Capital Group IV LP -- to increase their investment in Jacksonville Bancorp, Inc., Jacksonville, Florida, and indirectly acquire The Jacksonville Bank.

- Approved, December 13, 2012

Dallas

Carlisle Bancshares, Inc., Fort Worth, Texas -- to acquire Washington Investment Company, Yuma, Colorado, and thereby indirectly acquire Colorado Community Bank and Colorado Front Range Holdings, Inc.

- Approved, December 13, 2012

San Francisco

Carpenter Bank Partners, Inc., et al., Irvine, California -- relief from certain commitments.

- Returned, December 12, 2012

Bank Holding Companies

Kansas City

Freeport Bancshares, Inc., Argonia, Kansas -- to become a bank holding company by acquiring Freeport State Bank, Harper.

- Approved, December 10, 2012

Chicago

Greenwoods Financial Group, Inc., Lake Mills, Wisconsin -- to acquire Bank of Monticello, Monticello.

- Approved, December 11, 2012

San Francisco

Heritage Financial Corporation, Olympia, Washington, and Heritage Bank -- waiver of application to acquire Northwest Commercial Bank, Lakewood, in connection with the merger of Northwest Commercial Bank with and into Heritage Bank.

- Granted, December 11, 2012

Dallas

Odessa SouthWest Bancshares, Inc., Odessa, Texas -- to become a bank holding company by acquiring SouthWest Bank, Odessa.

- Approved, December 11, 2012

Dallas

Strategic Growth Bank Incorporated, El Paso, Texas, and Strategic Growth Bancorp Incorporated -- to acquire Mile High Banks, Longmont, Colorado.

- Approved, December 14, 2012

Bank Holding Companies

Kansas City

Townsend Holding Company, Grove, Oklahoma -- to become a bank holding company by acquiring Bank of Grove, Grove.

- Approved, December 12, 2012

Bank Mergers

Chicago

Central State Bank, Elkader, Iowa -- to merge with Farmers Savings Bank, Walford, and thereby establish a branch.

- Approved, December 14, 2012

St. Louis

Midland States Bank, Effingham, Illinois -- to purchase the assets and assume the deposit liabilities of Community Bank of the Ozarks, Sunrise Beach, Missouri, and thereby establish branches.

- Withdrawn, December 13, 2012

Change in Bank Control

Kansas City

Cheyenne Banking Corporation, Cheyenne, Oklahoma -- change in bank control of Cheyenne Banking Corporation and its subsidiary, Security State Bank, Cheyenne.

- Permitted, December 11, 2012

Minneapolis

Commercial Holding Company, Wagner, South Dakota -- change in bank control of Commercial Holding Company and its subsidiary, Commercial State Bank of Wagner, Wagner.

- Permitted, December 10, 2012

Change in Bank Control

Atlanta

First Volunteer Corporation, Chattanooga, Tennessee -- change in bank control of First Volunteer Corporation and its subsidiary, First Volunteer Bank, Chattanooga.

- Permitted, December 13, 2012

Richmond

Highlands Bankshares, Inc., Abingdon, Virginia -- to retain control of Highlands Bankshares and its subsidiary, Highlands Union Bank, Abingdon.

- Permitted, December 11, 2012

Chicago

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

- Permitted, December 14, 2012

St. Louis

Morgantown Deposit Bancorp, Inc., Morgantown, Kentucky -- change in bank control of Morgantown Deposit Bancorp and its subsidiary, Morgantown Bank & Trust Company, Inc., Morgantown.

- Permitted, December 12, 2012

Richmond

Surrey Bancorp, Mount Airy, North Carolina -- change in bank control of Surrey Bancorp and its subsidiary, Surrey Bank & Trust, Mount Airy.

- Permitted, December 12, 2012

Financial Holding Companies

Richmond

First Financial Holdings Inc., Charleston, South Carolina -- election to become a financial holding company.

- Effective, December 13, 2012

Membership

Chicago

The First National Bank of West Union, West Union, Iowa -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, to be known as Bank 1st.

- Approved, December 11, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 15, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
1854 Bancorp	* 3A1	1854 Bancorp, Cambridge, Massachusetts to become a mutual holding company through the acquisition of East Cambridge Savings Bank, Cambridge, Massachusetts, pursuant to section 3(a)(1) of the BHC Act.	Newspaper:	Not available
			Federal Register:	Not available

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 15, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANADIAN IMPERIAL BANK OF COMMERCE	FBSEA	Canadian Imperial Bank of Commerce, Toronto, Canada, to convert its existing agency in New York, New York, to a branch, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
FLUSHING FINANCIAL CORPORATION	* 3A1	Flushing Financial Corporation, Flushing, New York, to become a bank holding company, pursuant to Section 3(a)(1) of the Bank Holding Company Act, upon the merger of Flushing Savings Bank, FSB, Flushing, New York, with and into Flushing Commercial Bank, North New Hyde Park, New York ("FCB"). FCB will become a New York State-chartered commercial bank and change its name to Flushing Bank.	Newspaper: Federal Register:	Not available Not available

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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 15, 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 15, 2012

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	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 December 15, 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
FARMERS BANK, WINDSOR VA	* Branch	Farmers Bank, Windsor, Virginia, to establish a branch at 28319 Southampton Parkway, Courtland, Virginia	Newspaper: Federal Register:	12/27/2012 Not applicable
OLD LINE BANCSHARES, INC.	* 4c8 * 18C * Branch	Old Line Bancshares, Inc., Bowie, Maryland, to acquire 100% of the voting securities of WSB Holdings, Inc., Bowie, Maryland, and thereby indirectly acquire Washington Savings Bank, F.S.B., Bowie, Maryland.	Newspaper: Federal Register:	Not available Not available
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:	01/07/2013 01/04/2013

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.

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 15, 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:	01/07/2013 01/04/2013
CHARTER FINANCIAL CORPORATION	* MHC Conversion * SLHC Formation	First Charter, MHC, West Point, Georgia, to convert to stock form and merge with and into Charter Financial Corporation, West Point, Georgia, which proposes to become a savings and loan holding company by acquiring Charterbank, West Point, Georgia.	Newspaper: Federal Register:	Not available Not available
CHURCH POINT BANK AND TRUST COMPANY	Member	Church Point Bank & Trust Company, Church Point, Louisiana, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 15, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FIRST IOWA STATE BANK	Member	First Iowa State Bank, Albia, Iowa, for membership in the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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:	12/01/2012 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:	12/04/2012 12/12/2012

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 15, 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:	12/11/2012 Not available
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
WBSB BANCORP, MHC	* MHC Conversion	WBSB Bancorp, MHC, West Bend, Wisconsin, to convert from mutual to stock form, which would eliminate WBSB Bancorp, MHC and WBSB Bancorp, Inc., and form a new bank holding company.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 15, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST OF MURPHYSBORO CORP.	CIC	Notice by Michael Cripps, Murphysboro, Illinois, individually and as a member of a family control group to gain control of First of Murphysboro, Corp., Murphysboro, Illinois. The family control group consists of Michael Cripps, Helen Cripps, Sarah Cripps, and Troy Cripps, all of Murphysboro, Illinois.	Newspaper: Federal Register:	12/31/2012 01/03/2013
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:	12/27/2012 12/26/2012

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 15, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
N.A. CORPORATION	CIC	Change in Control notice by James and Nita Wallenfelsz, both of North Oaks, Minnesota, to acquire 25 percent or more of the shares of N.A. Corporation, Roseville, Minnesota, and thereby indirectly gain control of North American Banking Company, Roseville, Minnesota.	Newspaper: Federal Register:	Not available Not available
NEISEN BANCSHARES, INC.	CIC	Retroactive Change in Control notice by David L. Neisen, Watkins, Minnesota, to retain 25 percent or more of the shares of Neisen Bancshares, Inc., Watkins, Minnesota, and thereby indirectly retain control of Farmers State Bank of Watkins, Watkins, Minnesota.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 12/17/2012

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 15, 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, Rexford, 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 12/31/2012
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:	12/26/2012 12/20/2012
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
TOWNSEND HOLDING COMPANY	* 3A1	Townsend Holding Company to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of Bank of Grove, both in Grove, Oklahoma.	Newspaper: Federal Register:	12/01/2012 12/03/2012

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 December 15, 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
HCSB, A STATE BANKING ASSOCIATION	* Branch	HCSB, a State Banking Association, Plainview, Texas, to establish a branch to be located at 201 W. 6th Street, Plainview, Texas 79072.	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

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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 15, 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
SKBHC HOLDINGS LLC	* 3A3	SKBHC Holdings LLC, Seattle, Washington, and AmericanWest Bank, both of Seattle, Washington, to acquire PremierWest Bancorp and thereby indirectly PremierWest Bank, both of Medford, Oregon.	Newspaper: Federal Register:	Not available 01/11/2013

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act