
Federal Reserve Release



H.2

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

No. 3

Week Ending January 19, 2013

Forms

Forms -- final Board review to extend with revision the Consumer Satisfaction Questionnaire (FR 1379a), Federal Reserve Consumer Help-Consumer Survey (FR 1379b), Consumer Online Complaint Form (FR 1379c), and Semiannual Report of Derivatives Activity (FR 2436); to extend without revision the Domestic Branch Notification (FR 4001); and to conduct the Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036).

- Approved, January 16, 2013

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility (TALF) -- agreement with the Department of the Treasury to end Treasury's credit protection for the TALF under the Troubled Asset Relief Program.

- Approved, January 15, 2013

Regulations and Policies

Regulation Z (Truth in Lending) -- final interagency amendments to establish new appraisal requirements for "higher-priced mortgage loans," in accordance with the Dodd-Frank Act.

- Approved, January 11, 2013

(A/C)

Enforcement

Blue Valley Ban Corp., Overland Park, Kansas, and Bank of Blue Valley -- written agreement dated November 4, 2009, terminated January 11, 2013.

- Announced, January 17, 2013

The Commercial & Savings Bank, Millersburg, Ohio -- issuance of a consent order of assessment of a civil money penalty.

- Announced, January 17, 2013

Enforcement

JPMorgan Chase & Co., New York, New York -- issuance of two consent cease and desist orders against JPMorgan Chase & Co. requiring it to take corrective action (1) to enhance its risk-management program and its finance and internal audit functions, particularly regarding its Chief Investment Office, and (2) to enhance its program for compliance with the Bank Secrecy Act and other anti-money-laundering requirements at its various subsidiaries.

- Announced, January 14, 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 13301 Crystal Hill Road, North Little Rock.

- Approved, January 15, 2013

San Francisco

Coastal Community Bank, Everett, Washington -- to establish a branch at 928 Avenue D, Snohomish.

- Approved, January 18, 2013

Bank Holding Companies

Atlanta

4830 Acquisition Company, LLC, Tampa, Florida -- to become a bank holding company by acquiring Southern Commerce Bank, National Association, Tampa.

- Withdrawn, January 14, 2013

Kansas City

First Belleville Bancshares, Inc., Abilene, Kansas -- to engage, through the acquisition of an interest in National Billing, LLC, Ellinwood, in servicing of accounts receivable for third parties and facilitating the funding of accounts receivable with various lenders.

- Approved, January 17, 2013

Bank Holding Companies

New York

NBT Bancorp, Inc., Norwich, New York -- waiver of application to merge with Alliance Financial Corporation, Syracuse, in connection with the merger of their respective subsidiaries, NBT Bank, N.A., Norwich, and Alliance Bank, N.A., Syracuse.

- Granted, January 14, 2013

Bank Premises

St. Louis

Ohio Valley Financial Group, Inc., Henderson, Kentucky -- to increase its investment in bank premises.

- Approved, January 15, 2013

Change in Bank Control

Cleveland

Middlefield Banc Corp, Middlefield, Ohio -- change in bank control of Middlefield Banc Corp and its subsidiaries, The Middlefield Banking Company, Middlefield, and Emerald Bank, Dublin.

- Permitted, January 14, 2013

Extensions of Time

Secretary

Anchor Commercial Bank, Juno Beach, Florida -- extension of time to receive comments from a commenter on the notice by Guido Hinojosa to acquire control of Anchor Commercial Bank.

- Granted, January 15, 2013

Extensions of Time

Cleveland

CenterGroup Financial, Inc., Milford, Ohio -- extension to April 21, 2013, to become a bank holding company by acquiring CenterBank, Milford.

- Granted, January 18, 2013

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to divest certain real estate held by indirect subsidiaries in El Salvador, Guatemala, Mexico, and Nicaragua.

- Granted, January 18, 2013

St. Louis

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

- Granted, January 18, 2013

San Francisco

SKBHC Holdings LLC, Seattle, Washington, and AmericanWest Bank -- extension to February 4, 2013, to acquire PremierWest Bancorp, Medford, Oregon, and thereby acquire PremierWest Bank.

- Granted, January 18, 2013

Membership

Boston

Bridgewater Savings Bank, Raynham, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, January 18, 2013

Membership

Boston

Weymouth Bank, East Weymouth, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, January 18, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANKLIN BANCORP MHC	* 3A1	Application by Franklin Bancorp MHC, Franklin, New Hampshire to establish a mutual bank holding company through the acquisition of Franklin Savings Bank, Franklin, New Hampshire. The filing was submitted pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	01/17/2013
			Federal Register:	01/19/2013

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 January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 02/11/2013
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, provides notice to increase its investment in bank premises in the amount of \$200,000, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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910118	TIOGA ST BK, SPENCER, NEW YORK	03/05/2012	01/03/2013	S	Int Sm Bank

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 January 19, 2013

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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354310	UNIVEST NB&TC, SOUDERTON, PENNSYLVANIA	08/13/2012	12/28/2012	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 19, 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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213912	APPLE CREEK BKG CO, APPLE CREEK, OHIO	09/04/2012	01/03/2013	S	Small Bank
723112	FIFTH THIRD BK, CINCINNATI, OHIO	11/14/2011	01/03/2013	S	Large Bank
783910	NORTH VALLEY BK, ZANESVILLE, OHIO	06/18/2012	01/03/2013	S	Small Bank
814711	PEOPLES B&TC, HAZARD, KENTUCKY	08/20/2012	01/03/2013	S	Small Bank

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 January 19, 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
BAY-VANGUARD, MHC	* SLHC Acquisition	Bay-Vanguard, MHC and BV Financial, Inc, both of Sparrow Point, Maryland, to acquire 100% of the voting shares of Vigilant Federal Savings Bank, Essex, Maryland.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 19, 2013

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:	Not available
			Federal Register:	Not available

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.

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

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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
3415463	COMMERCE UNION BK, SPRINGFIELD, TENNESSEE	09/17/2012	01/03/2013	O	Small Bank
150035	FIRST FARMERS & MRCH B, COLUMBIA, TENNESSEE	09/10/2012	12/31/2012	O	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 January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMALGAMATED INVESTMENTS COMPANY	CIC	The group consisting of the Robert M. Wrobel Trust, Mr. Robert Wrobel, Glencoe, Illinois, as Trustee; the Debra Wrobel Trust, Debra Wrobel, Glencoe, Illinois, as Trustee; three related Wrobel Family Trusts, Debra Wrobel, Glencoe, Illinois, as Trustee; and Dr. Jack Havdala, Jonesboro, Arkansas; propose to acquire above 25 percent of the shares of Amalgamated Investments Company, Chicago, Illinois and thereby indirectly acquire control of Amalgamated Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available 01/31/2013
BLACKHAWK BANCORP, INC.	CIC	Notice by Blackhawk Bancorp, Inc., Beloit, Wisconsin, to acknowledge Kevin J. Hendricks, of Janesville, Wisconsin, has applied to retain, as part of a family group including Diane M. Hendricks, 25 percent or more of the shares and thereby control of Blackhawk Bancorp, Inc., Beloit, Wisconsin. Blackhawk Bancorp, Inc. controls Blackhawk Bank, Beloit, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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 ? Hillsboro, Hillsboro, Wisconsin.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
STANDARD BANCSHARES, INC.	CIC	Trident SBI Holdings, L.P., Trident SBI GP 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 Capital LLC, Stone Point GP Ltd, SPC Management Holdings, LLC, CD Trident V, LLC, MH Trident V, LLC, JC Trident V, LLC, DW Trident V, LLC, NZ Trident V, LLC, and Charles A. Davis, all of Greenwich, Connecticut, and James D. Carey, Riverside, Connecticut, Meryl D. Hartzband and David J. Wermuth, both of New York, New York, and Nicholas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares of Standard Bancshares, Inc., and thereby indirectly acquire control of Standard Bank and Trust Company, both of Hickory Hills, Illinois.	Newspaper: Federal Register:	12/11/2012 02/01/2013
VAN BUREN BANCORPORATION	* 3A3	Van Buren Bancorporation, Inc., Keosauqua, Iowa, to acquire 100 percent of First Iowa State Bank, Albia, Iowa.	Newspaper: Federal Register:	Not available 02/01/2013

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
WBSB BANCORP, MHC	* MHC Conversion	WBSB Bancorp, MHC proposes to convert to stock form and merge with and into WBSB Bancorp, Inc. (the "Bancorp"), an existing savings and loan holding company. Immediately after the merger, the Bancorp will merge with and into a new company called Westbury Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of Westbury Bank, a federal stock savings bank headquartered in West Bend, Wisconsin.	Newspaper:	Not available
			Federal Register:	12/18/2012

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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825146	MORTON CMNTY BK, MORTON, ILLINOIS	11/28/2011	12/26/2012	S	Large Bank
235446	SHELBY CTY ST BK, SHELBYVILLE, ILLINOIS	09/17/2012	01/05/2013	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to acquire up to 1.58 percent (for total control of up to 29.38 percent) of the outstanding voting shares of Cabool Bancshares, Inc., Cabool, Missouri, and thereby increase its indirect control of Cabool State Bank, Cabool, Missouri.	Newspaper:	02/17/2013
			Federal Register:	02/19/2013

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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931047	BANK OF SALEM, SALEM, ARKANSAS	10/01/2012	01/07/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE SHORE III CORPORATION	3A1	Lake Shore III Corporation, Glenwood City, Wisconsin, to become a bank holding company by acquiring 100 percent of Hiawatha National Bank, Hager City, Wisconsin.	Newspaper: Federal Register:	Not applicable Not applicable
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:	01/31/2013 01/07/2013
STERLING FINANCIAL GROUP, INC.	CIC	Thomas Winkels, individually and as trustee of six McNeilus Family Trusts, and Donna McNeilus, individually, all of Dodge Center, Minnesota, to acquire or retain control of 25 percent or more of the shares and thereby control of Sterling Financial Group, Inc., Rochester, Minnesota (SFG). SFG controls Sterling State Bank, Austin, Minnesota. In addition, Thomas Winkels; Myrlane Winkels, Dodge Center, Minnesota; Christopher Winkels, New Market, Minnesota; Sara Winkels, Dodge Center, Minnesota; and the six McNeilus Family Trusts, Dodge Center, Minnesota; comprise the Winkels and McNeilus Family Trust group, and Donna McNeilus; Justin McNeilus, Byron, Minnesota; Christina McNeilus, Dodge Center, Minnesota; and Kimberly McNeilus, Dodge Center, Minnesota; to join the McNeilus Family Shareholder group which both control 25% or more of the shares and thereby control SFG and indirectly control Sterling State Bank.	Newspaper: Federal Register:	Not available 02/05/2013
UNDERWOOD BANCSHARES, INC.	CIC	Retroactive change in control notice by Kellen M. Shebeck, Underwood, Minnesota, and Meegan S. Heidebrink, Adrian, Minnesota, each to retain 25 percent or more of the shares of Underwood Bancshares, Inc., Underwood, Minnesota, and thereby indirectly retain control of Farmers State Bank of Underwood, Underwood, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 19, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK OF COLORADO	* Branch	First State Bank of Colorado, Hotchkiss, Colorado, to establish a branch at 564 Main Street, Delta, Colorado.	Newspaper: Federal Register:	01/31/2013 Not applicable
PALMER BANCSHARES, INC.	* 3A1	Palmer Bancshares, Inc., Palmer, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Palmer, Palmer, Kansas.	Newspaper: Federal Register:	Not available 02/19/2013
SELKO BANCO, INC.	CIC	Notice submitted by Dalene M. Selko, to acquire control of Selko Banco, Inc., parent of Bank of Mead, all of Mead, Nebraska.	Newspaper: Federal Register:	Not available 01/31/2013
VALLEY STATE BANK, THE	* Branch	Valley State Bank, Syracuse, Kansas, to establish a branch at 511 N. Campus, Garden City, Kansas.	Newspaper: Federal Register:	01/17/2013 Not applicable
WHITEWATER BANCSHARES, INC.	CIC	Notice submitted by the Donald L. Patry Revocable Trust, Newton, Kansas; Ellen M. Patry Revocable Trust, Newton, Kansas, and Ellen Patry, trustee, Newton, Kansas; Corey and Cynthia Patry, Wichita, Kansas; Brandon Patry, Valley Center, Kansas, and Katie Patry, Valley Center, Kansas, as a group acting in concert, to retain control of Whitewater Bancshares, Inc., parent of Bank of Whitewater, both in Whitewater, Kansas.	Newspaper: Federal Register:	Not available 01/25/2013

District: 10

Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at 1200 McKinney Street, Houston, Texas 77010.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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 January 19, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANKING SYSTEM, INC.	* 3A5 4c8	Columbia Banking System, Inc., Tacoma, Washington, to merge with West Coast Bancorp, and thereby indirectly acquire its subsidiary bank, West Coast Bank, both Lake Oswego, Oregon, and to acquire Totten, Inc., WCB Mortgage Company, and West Coast Mortgage Co., all of Lake Oswego, Oregon, and West Coast Trust Company, Inc., Portland, Oregon.	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

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