
Federal Reserve Release



H.2

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

No. 23

Week Ending June 8, 2013

Regulations and Policies

Regulation KK (Margin and Capital Requirements for Covered Swap Entities) -- interim final rule with request for comment on the treatment of uninsured U.S. branches and agencies of foreign banks under the "swaps pushout provision" of the Dodd-Frank Act.

- Approved, June 4, 2013

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic****Kansas City**

Alterra Bank, Overland Park, Kansas -- to establish a branch at 11120 West 135th Street, Overland Park.

- Approved, June 6, 2013

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2389 North College Avenue, Fayetteville.

- Approved, June 3, 2013

St. Louis

BankTennessee, Collierville, Tennessee -- to establish a branch at 13690 Highway 51 South, Atoka.

- Approved, June 5, 2013

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 34855 Highway 98 East, Destin, Florida.

- Approved, June 4, 2013

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 7815 Woodmont Avenue, Bethesda.

- Approved, June 6, 2013

Bank Branches, Domestic

Richmond

Essex Bank, Tappahannock, Virginia -- to establish a branch at 1835 West Street, Annapolis, Maryland.

- Approved, June 5, 2013

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 18100 Meyers Road, Detroit, Michigan.

- Approved, June 7, 2013

Minneapolis

First Western Bank and Trust, Minot, North Dakota -- to establish a branch at 2105 16th Street, Northwest, Minot.

- Approved, June 7, 2013

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 9300 Kirby Drive, Houston.

- Approved, June 7, 2013

Boston

Greenfield Co-operative Bank, Greenfield, Massachusetts -- to establish a branch at 176 Avenue A, Turners Falls.

- Approved, June 6, 2013

Bank Branches, Domestic

Chicago

Main Street Bank, Bingham Farms, Michigan -- to establish a branch at 363 Big Beaver Road, Troy.

- Approved, June 5, 2013

Minneapolis

Security Financial Bank, Durand, Wisconsin -- to establish a branch at 4217 Southtowne Drive, Eau Claire.

- Approved, June 5, 2013

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 5151 Beltline Road, Dallas.

- Approved, June 6, 2013

Bank Holding Companies

Boston

Liberty Bank, Middletown, Connecticut -- waiver of application to acquire Southern Connecticut Bancorp, Inc., New Haven, in connection with the merger of The Bank of Southern Connecticut with and into Liberty Bank.

- Granted, June 3, 2013

Atlanta

Oakworth Capital, Inc., Birmingham, Alabama -- to become a bank holding company by acquiring Oakworth Capital Bank, Birmingham.

- Approved, June 4, 2013

Bank Holding Companies

San Francisco

TFB Bancorp, Inc., Yuma, Arizona -- to become a bank holding company by acquiring The Foothills Bank, Yuma.

- Withdrawn, June 3, 2013

San Francisco

Washington Federal, Inc., Seattle, Washington -- to become a bank holding company through the conversion of its subsidiary, Washington Federal, Seattle, from a federal savings bank to a national bank.

- Approved, June 5, 2013

Bank Mergers

Richmond

Bank of Stanly, Albemarle, North Carolina -- to merge with Anson Bank & Trust Co., Wadesboro, and Cabarrus Bank & Trust Company, Concord.

- Approved, June 5, 2013

Change in Bank Control

Minneapolis

First State Bank Southwest 2010 Amended and Restated KSOP Plan and Trust, Worthington, Minnesota -- change in bank control of First State Bank Southwest KSOP Plan and Trust and its subsidiary, First State Bank Southwest, Pipestone.

- Permitted, June 6, 2013

Extensions of Time

Atlanta

USAmeriBank, Clearwater, Florida -- extension to August 29, 2013, to establish a branch at 1943 East Glenn Avenue, Auburn, Alabama.

- Granted, June 6, 2013

Financial Holding Companies

New York

Glenville Bank Holding Company, Inc., Scotia, New York -- election to become a financial holding company.

- Effective, June 7, 2013

Membership

Dallas

First National Bank in Whitney, Whitney, Texas -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, June 4, 2013

Savings and Loan Holding Companies

Philadelphia

Lehman Brothers Holdings Inc., New York, New York, and Lehman Brothers Bancorp, Inc. -- to deregister as savings and loan holding companies.

- Approved, June 6, 2013

Philadelphia

TF Financial Corporation, Newtown, Pennsylvania -- waiver of application to acquire Roebing Financial Corp., Inc., Roebing, New Jersey, in connection with the merger of Roebing Bank with and into TF Financial's subsidiary, 3rd Fed Bank, Newtown.

- Granted, June 4, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 8, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN COMMUNITY	* 3A1	Application by Hometown Community Bancorp, MHC, Oxford, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Hometown Community Bancorp, Inc., Oxford, Massachusetts, through its acquisition of 100% of the shares of Hometown Bank, A Cooperative Bank, Webster, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
BANCORP MHC	* 3A3		Federal Register:	07/01/2013

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 June 8, 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 Gateway Community Financial Corporation, MHC and Gateway Community Financial Corporation, and their wholly-owned subsidiary, GCF Bank, all of Sewell, New Jersey.	Newspaper:	Not available
			Federal Register:	07/08/2013

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 8, 2013

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

NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 8, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control by The Credit Shelter Trust u/t/a Odell Merrick Revocable Trust Living Trust dated 1/21/1997 ("Trust"), and Nancy Routt Merrick in her capacity as Trustee of the Trust, to retain control of 10 percent or more of the outstanding voting shares of Citizens Bancshares, Inc., Somerset, Kentucky and thereby indirectly control the Citizens National Bank of Somerset, Somerset, Kentucky, in connection with the partial distribution of Citizens Bancshares stock by the Estate of Odell Merrick to the Trust on December 19, 2012	Newspaper: Federal Register:	06/26/2013 06/26/2013
FARMERS NATIONAL BANC CORP.	4c8	Section 4(c)(8) notification filed by Farmers National Banc Corp., Canfield, OH to acquire 100% of the voting shares of National Associates, Inc., Cleveland, OH and thereby engage in employee benefits consulting services pursuant to Section 225.28(b)(9)(ii) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at Kennesaw State University, 1000 Chastain Rd., Kennesaw, GA.	Newspaper: Federal Register:	06/21/2013 Not applicable
GENOA BANKING COMPANY, THE	* Branch Premises	Genoa Banking Company, Genoa, OH to establish a branch at 5501 Monroe Street, Sylvania, OH and request to exceed its limit of investment in premises.	Newspaper: Federal Register:	06/20/2013 Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 8, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
VIRGINIA COMMUNITY CAPITAL, INC.	4c8	Virginia Community Capital, Inc., Christiansburg, Virginia, to engage in certain de novo community development-related consulting, advisory, and lending related activities, through its wholly-owned subsidiary bank, Community Capital Bank of Virginia, Christiansburg, Virginia.	Newspaper: Federal Register:	Not applicable Not applicable
VIRGINIA NATIONAL BANKSHARES CORPORATION	* 3A1	Virginia National Bankshares Corporation, Charlottesville, Virginia, to become a bank holding company by acquiring 100% of the voting shares of Virginia National Bank, Charlottesville, Virginia.	Newspaper: Federal Register:	05/17/2013 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
-------------	----------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 8, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with The Prosperity Banking Company, St. Augustine, Florida, and thereby acquire its subsidiary, Prosperity Bank, St. Augustine, Florida.	Newspaper: Federal Register:	Not available Not available
FBDC FINANCIAL CORP.	* 3A1	FBDC Financial Corp., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Fidelity Bank, both of Fort Payne, Alabama.	Newspaper: Federal Register:	Not available Not available
PIEDMONT BANCORP, INC.	CIC	After-the-fact change in control notice filed by Charles Pickens Stephens, Sandra Davis Stephens, Charles Austin Stephens, Stephanie Thomas Stephens, all of Atlanta, Georgia, and Scott Robert Stephens, Lake Panasofkee, Florida, to retain 14.38 percent of the outstanding shares of Piedmont Bancorp, Inc., and its subsidiary, Piedmont Bank, both of Norcross, Georgia.	Newspaper: Federal Register:	Not available 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.

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 8, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL SOUTH BANCORPORATION, INC.	CIC	Notice by the Downing Family (D. Robert and Ardene K. Downing, Kamie Lynn-Downing and Gary L. Haynes, and Karey Downing and Todd R. Bishop, and Downing Family Investments, Inc., all of Indianola, Iowa) together as a group acting in concert, to retain control of Central South Bancorporation, Inc., Indianola, Iowa, and thereby indirectly Peoples Savings Bank, Indianola, Iowa.	Newspaper: Federal Register:	Not available Not available
CHIEF IOWA INVESTMENT CORPORATION	* 3A1	Chief Iowa Investment Corporation, Clive, Iowa, to become a bank holding company by acquiring 100 percent of Montezuma State Bank, Montezuma, Iowa.	Newspaper: Federal Register:	06/21/2013 06/14/2013
CLEAR LAKE BANK AND TRUST COMPANY	* 18C * Branch	Clear Lake Bank & Trust Co., Clear Lake, Iowa, to purchase the assets and assume the liabilities of two Mason City, Iowa, branch offices of Community National Bank, Waterloo, Iowa. Clear Lake Bank & Trust Co. will establish a branch at 100 E State Street, Mason City, Iowa. The office located at 3124 Fourth Street SW, will immediately be consolidated with Clear Lake Bank & Trust Co.'s branch office located at 425 Tiffany Drive, both of Mason City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by the Danielle Marie Marquart 2013 Trust to acquire shares of Johnson Financial Group, Inc., Racine, Wisconsin, pursuant to the Change in Bank Control Act of 1978. As a result of the proposed transaction, JFG shares and other assets previously held by the Danielle Marie Marquart Trust u/a with Winifred J. Marquart & Michael D. Marquart dated 4/21/95 will be held by the Trust. Johnson Bank will serve as trustee of the Trust.	Newspaper: Federal Register:	Not available 06/21/2013

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 8, 2013

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

NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 8, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLIVER BANCORPORATION, INC.	CIC	Change in Control notice by Devon Joan Goetz, Mandan, North Dakota, to acquire 25 percent or more of the shares of Oliver Bancorporation, Inc., Center, North Dakota, and thereby indirectly gain control of Security First Bank of North Dakota, New Salem, North Dakota.	Newspaper: Federal Register:	06/12/2013 06/12/2013
OLIVER BANCORPORATION, INC.	CIC	Change in Control notice by Sarah Marie Getzlaff, Bismarck, North Dakota, to retain voting shares of Oliver Bancorporation, Inc., Center, North Dakota, which owns Security First Bank of North Dakota, New Salem, North Dakota, and thereby join the Goetz family group which controls 25% or more of Oliver Bancorporation, Inc.	Newspaper: Federal Register:	06/12/2013 06/18/2013

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 8, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GRAND BANCORP, INC.	* 3A1	Grand Bancorp, Inc., Grove, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Grand Savings Bank, Grove, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available

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 June 8, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANCSHARES, INC.	* 3A5	Commercial Bancshares, Inc. of El Campo, Texas, to acquire by merger 100 percent of City State Bancshares, Inc., and indirectly acquire City State Bank, both of Palacios, Texas.	Newspaper: Federal Register:	Not available 06/21/2013
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at Two Turtle Creek Village, 3838 Oak Lawn Avenue, Dallas, Texas 75219.	Newspaper: Federal Register:	Not available Not applicable
TRIUMPH BANCORP, INC.	* 3A3	Triumph Bancorp, Inc., and Triumph Consolidated Cos., LLC, of Dallas, Texas, to acquire 100 percent of National Bancshares, Inc., Bettendorf, Iowa, and indirectly THE National Bank, Moline, Illinois.	Newspaper: Federal Register:	Not available 07/01/2013
VISTA BANK	* Branch	Vista Bank, Ralls, Texas, to establish a branch to be located at 4350 19th Street, Lubbock, Texas.	Newspaper: Federal Register:	Not available Not applicable

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 June 8, 2013

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

NONE

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