
Federal Reserve Release



H.2

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

No. 44

Week Ending November 2, 2013

Banking Supervision & Regulation

Market Risk Capital Rule -- requests by BOK Financial Corporation, Tulsa, Oklahoma, and Franklin Resources, Inc., San Mateo, California, to be excluded from the requirements of the Board's market risk capital rule.

- Granted, October 31, 2013

Forms

Forms -- initial Board review to extend with revision the Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248).

- Proposed, October 30, 2013

Reserve Bank Services

Federal Reserve Priced Services -- 2014 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, October 30, 2013

Enforcement

First Community Bank, Glasgow, Montana -- written agreement dated November 29, 2010, terminated October 25, 2013.

- Announced, October 29, 2013

United Bank Limited, Karachi, Pakistan, and its New York, New York, Branch -- written agreement with the Federal Reserve Bank of New York.

- Announced, October 31, 2013

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

New York

Empire State Bank, Newburgh, New York -- to establish a branch at 8701 3rd Avenue, Brooklyn.

- Approved, October 30, 2013

Bank Holding Companies

Director, BS&R

CIT Group, Inc., Livingston, New Jersey -- relief from a commitment.

- Granted, October 31, 2013

Chicago

First Merchants Corporation, Muncie, Indiana -- to acquire CFS Bancorp, Inc., Munster, and thereby acquire control of Citizens Financial Bank, a federal savings bank.

- Approved, October 28, 2013

Kansas City

First Okmulgee Corporation, Okmulgee, Oklahoma -- for its subsidiary, Coffeyville Bancorp, Inc., Coffeyville, Kansas, to acquire Coffeyville Financial Corporation, Omaha, Nebraska, and Condon Bank & Trust, Coffeyville, Kansas; and for First Okmulgee Corporation to thereby indirectly acquire both institutions.

- Approved, October 31, 2013

Bank Holding Companies

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire Live Oak Financial Corp., Dallas, and thereby acquire Live Oak State Bank.

- Approved, October 31, 2013

Chicago

Larch Bancorporation Inc., Larchwood, Iowa -- waiver of application to acquire Security Savings Bank, Canton, South Dakota, an interim bank formed to merge with Larch's subsidiary, Security Savings Bank, Larchwood, Iowa, to facilitate the conversion of its state charter from Iowa to South Dakota.

- Granted, November 1, 2013

Dallas

Prosperity Bancshares, Inc., Houston, Texas -- waiver of application to acquire FVNB Corp., Victoria, in connection with the merger of their respective subsidiaries, Prosperity Bank, El Campo, and First Victoria National Bank, Victoria.

- Granted, October 30, 2013

Richmond

Virginia National Bankshares Corporation, Charlottesville, Virginia -- to become a bank holding company by acquiring Virginia National Bank, Charlottesville.

- Approved, October 29, 2013

Bank Mergers

Dallas

Texas First Bank, Texas City, Texas -- to acquire by merger Hull State Bank, Hull, and to establish branches at 100 Walnut Lane, Hull, and 2103 North Main Street, Liberty.

- Approved, October 30, 2013

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Cerberus Capital Management, L.P., New York, New York -- relief from a commitment.

- Granted, November 1, 2013

Change in Bank Control

Philadelphia

Cornerstone Financial Corporation, Mount Laurel, New Jersey -- change in bank control of Cornerstone Financial Corporation and its subsidiary, Cornerstone Bank, Mount Laurel.

- Permitted, October 28, 2013

Extensions of Time

Secretary

Community & Southern Holdings, Inc., Atlanta, Georgia -- commenter's request to extend the comment period on the application to acquire Verity Capital Group, Inc., Winder, and thereby acquire Verity Bank.

- Denied, October 28, 2013

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- annual indexation of the reserve requirement exemption amount, low reserve tranche, nonexempt deposit cutoff level, and reduced reporting limit for 2014.

- Approved, October 30, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHBRIDGE SAVINGS BANK	Member	Application by Southbridge Savings Bank, Southbridge, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GNB FINANCIAL SERVICES, INC.	* 4c8	GNB Financial Services Inc., Gratz, PA, to merge with Liberty Centre Bancorp, Inc., Pottsville, PA, and thereby indirectly acquire Liberty Savings Bank, FSB, Pottsville, PA.	Newspaper: Federal Register:	11/23/2013 11/25/2013
QUAINT OAK BANCORP INC	CIC	Robert T. Strong and Kathleen M. Strong, Southampton, PA, Brad C. Strong Cheltenham, PA, Julie M. Strong, Richboro, PA, Aimee K. Ott, Newtown, PA and Lawrence M. Ott, Langhorne, PA, to retain jointly 11.7% ownership of Quaint Oak Bancorp, Inc., Southampton, PA, and to potentially acquire up to 24.9%.	Newspaper: Federal Register:	Not available 11/12/2013
QUAINT OAK BANCORP INC	CIC	Amended and Restate Quaint Oak Bancorp, Inc. Employee Stock Ownership Plan, Southampton, PA, John J. Augustine, individually and trustee, and Dolores T. Augustine, both of Lansdale, PA, and Diane J. Colyer, individually and trustee, and Herbert C. Colyer, Jr., both of Feasterville, PA, to retain 16.0 percent ownership of the common stock of Quaint Oak Bancorp, Inc., Southampton, PA and potentially acquire up to 24.9 percent.	Newspaper: Federal Register:	Not available 11/12/2013

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	

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARDINAL FINANCIAL CORPORATION	* 3A5	Cardinal Financial Corporation, McLean, Virginia, proposes to acquire 100% of the voting securities of United Financial Banking Companies, Inc., Vienna, Virginia, and thereby indirectly acquire The Business Bank, Vienna Virginia.	Newspaper:	11/25/2013
			Federal Register:	11/29/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
744573	LIBERTY BK OF MD, BALTIMORE, MARYLAND	07/22/2013	10/17/2013	S	Small Bank
1401387	OLD LINE BK, BOWIE, MARYLAND	07/08/2013	10/16/2013	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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
CBA BANKSHARES, INC.	CIC	After-the-fact change in control notice filed by Ben F. Easterlin IV and Tommye B. Easterlin, both of Atlanta, Georgia, to retain 27.63 percent of the outstanding shares of CBA Bankshares, Inc., and Citizens Bank of Americus, both of Americus, Georgia.	Newspaper: Federal Register:	Not available Not available
FIRST VISION BANK OF TENNESSEE	* Branch	First Vision Bank of Tennessee, Tullahoma, Tennessee, to establish a branch located at 303 West Main Street, Murfreesboro, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
FIRST VISION FINANCIAL, INC.	3A1	First Vision Financial, Inc., notice to become a bank holding company by acquiring First Vision Bank of Tennessee, both of Tullahoma, Tennessee.	Newspaper: Federal Register:	Not applicable Not applicable
MERCHANTS AND FARMERS BANCSHARES, INC.	CIC	After the fact change in control notice filed by Jane Bryant Banks, Mary Banks Garnand, James Banks Garnand, Daniel Michael Garnand, all of Eutaw, Alabama, to collectively retain 16.6 percent of the outstanding voting shares of common stock of Merchants and Farmers Bancshares, Inc., and its subsidiary, Merchants & Farmers Bank of Greene County, both of Eutaw, Alabama.	Newspaper: Federal Register:	Not available 11/07/2013
NCG BANCO, S.A.	FBSEA	NCG Banco, S.A., A Coruna, Spain, to establish an international representative-administrative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
SOUTHERN COMMUNITY BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Southern Community Bancshares, Inc. Employee Stock Ownership Plan, to increase its ownership of Southern Community Bancshares, Inc. from 24.27 percent to 51 percent, and thereby increase its indirect ownership of First Community Bank of Cullman, all of Cullman, Alabama.	Newspaper: Federal Register:	11/25/2013 11/25/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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655839	CCB CMNTY BK, ANDALUSIA, ALABAMA	07/15/2013	10/28/2013	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 18C * Branch	Central Bank, Storm Lake, Iowa, to purchase the assets and assume the liabilities of seven branch offices of Liberty Bank, FSB, West Des Moines, Iowa. In conjunction, Central Bank will establish 7 branch offices.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL SOUTH BANCORPORATION, INC.	CIC	Filing by D. Robert Downing, Indianola, Iowa, to gain control of Central South Bancorporation, Inc., Indianola, Iowa, and thereby Peoples Savings Bank, Indianola, Iowa.	Newspaper: Federal Register:	Not available 11/12/2013
Edgewater Bancorp, Inc.	* SLHC Formation	Edgewater Bancorp, Inc., St. Joseph, Michigan, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Edgewater Bank, St. Joseph, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Edgewater Bank, a federally chartered mutual savings bank.	Newspaper: Federal Register:	10/06/2013 09/17/2013
HINSDALE BANK & TRUST COMPANY	* 18C * Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, to purchase the assets and assume the liabilities of a branch, and will continue to operate a branch, located at 501 West Lake Street, Elmhurst, Illinois; from North Shore Community Bank & Trust Company, Wilmette, Illinois.	Newspaper: Federal Register:	11/27/2013 Not applicable
IOWA STATE BANK	* 18C * Branch	Iowa State Bank, Hull, Iowa, to merge with Iowa State Bank, Remsen, Iowa. As a result of this merger, Iowa State Bank, Hull, Iowa, will establish a branch office at 17 West 2nd Street, Remsen, Iowa.	Newspaper: Federal Register:	Not available Not applicable
MIDSTATE FINANCIAL CORPORATION	CIC	The McKee Family Trust with David H. McKee as special voting trustee, and David H. McKee, individually and as special voting trustee of the McKee Family Trust, to acquire 25 percent or more of the voting shares of Midstate Financial Corporation, and thereby indirectly acquire control of Hendricks County Bank and Trust Company, both of Brownsburg, Indiana; and the McKee Family Trust with David H. McKee as special voting trustee to join the existing McKee Norris Family Control Group through the acquisition of shares of Midstate Financial Corporation and the indirect acquisition of shares of Hendricks County Bank and Trust Company.	Newspaper: Federal Register:	Not available 11/12/2013

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN BANKSHARES, INC.	CIC	Notice of Change in Bank Control by E. David Locke, as Trustee of the E. David Locke Beneficiary Grantor Trust, Middleton, Wisconsin, individually, and as part of a group acting in concert with E. David Locke, E. David Locke, as Trustee of Ahren F. Locke 2004 Grantor Trust, E. David Locke, as Trustee of Brendan S. Locke 2004 Grantor Trust and E. David Locke, as Trustee of Meredith C. Locke 2004 Grantor Trust, all of Middleton, Wisconsin, to acquire a controlling interest in Northern Bankshares, Inc., McFarland, Wisconsin and its subsidiary, McFarland State Bank, McFarland, Wisconsin.	Newspaper:	11/06/2013
			Federal Register:	11/15/2013
TALMER BANCORP INC.	* 3A3	Notice by Talmer Bancorp, Inc., Troy, Michigan, to acquire Michigan Commerce Bank, Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	11/18/2013

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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716833	MARQUETTE BK, CHICAGO, ILLINOIS	05/20/2013	10/30/2013	O	Large Bank
210434	NORTHERN TC, CHICAGO, ILLINOIS	06/25/2012	10/30/2013	O	Large Bank
2744063	TOWER B&TC, FORT WAYNE, INDIANA	04/29/2013	10/26/2013	S	Int Sm Bank

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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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311845	ARVEST BK, FAYETTEVILLE, ARKANSAS	04/15/2013	10/28/2013	S	Large 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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABDO INVESTMENTS, INC.	* 3A3	Abdo Investments, Inc., Edina, Minnesota, to retain additional voting shares and acquire additional warrants on voting shares, thereby increasing its ownership interest to 28.00%, of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper: Federal Register:	Not available 11/25/2013
ABDO INVESTMENTS, INC.	CIC	Change in Control Notice by Jay Abdo, Bloomington, Minnesota; Melody Borth, Mankato, Minnesota; Jill Hansen, Edina, Minnesota; Lynne Abdo, Norwalk, Connecticut; James Abdo, Edina, Minnesota; John Abdo, Saint Paul, Minnesota; and Paul Abdo, Edina, Minnesota, to retain 10% or more of the voting shares of Abdo Investments, Inc., Edina, Minnesota, and thereby indirectly retain control of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper: Federal Register:	Not available 11/15/2013
CHOICE FINANCIAL HOLDINGS, INC.	* 3A3	Choice Financial Holdings, Inc., Grafton, North Dakota, to acquire 100% of Great Plains National Bank, Belfield, North Dakota.	Newspaper: Federal Register:	Not available Not available
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Clarkfield, Minnesota, to acquire 100 percent of The Citizens State Bank of Olvia, Olivia, Minnesota.	Newspaper: Federal Register:	Not available 11/29/2013
JORGENSEN HOLDING COMPANY	CIC	Retroactive change in control notice by Karen Neidhardt, Tampa, Florida, individually and as trustee, to retain 25% or more of the shares and thereby control of Jorgenson Holding Company, Inc., Kenmare, ND. Jorgenson Holding Company controls State Bank and Trust of Kenmare, Kenmare, ND, and The Citizens State Bank at Mohall, Mohall, ND. In addition, Ann Lenore Musser Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Jane Farris, co-trustees and Jane Ellen Neidhardt Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Ann Musser, co-trustees are filing notice to retain shares of Jorgenson Holding Company and thereby join the Jorgenson family group that controls 25% or more of Jorgenson Holding Company.	Newspaper: Federal Register:	Not available 10/31/2013
LAKE SHORE III CORPORATION	* 3A3	Lake Shore III Corporation, Glenwood City, Wisconsin, to acquire 100 percent of Union Bank of Blair, Blair, Wisconsin.	Newspaper: Federal Register:	11/18/2013 11/15/2013
PEOPLES BANK OF WISCONSIN	* 18C * Branch	Peoples Bank of Wisconsin, Hayward, Wisconsin, to merge with Summit Community Bank, Maplewood, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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450959	SECURITY FNCL BK, DURAND, WISCONSIN	07/15/2013	10/29/2013	S	Int Sm Bank

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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS DAIRY BANCSHARES, INC.	* 3A1	Adams Dairy Bancshares, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of Adams Dairy Bank, both in Blue Springs, Missouri.	Newspaper: Federal Register:	11/16/2013 11/22/2013
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK PLAN AND TRUST	* 3A3	Banner County Ban Corporation Employee Stock Plan and Trust, to acquire up to an additional 11.17 percent for a total of 40.78 percent of the voting shares of Banner County Ban Corporation, parent of Banner Capital Bank, all of Harrisburg, Nebraska.	Newspaper: Federal Register:	Not available 12/02/2013
ENTERPRISE BANK, NATIONAL ASSOCIATION	Member	Enterprise Bank, N.A., Omaha, Nebraska, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
FARMERS STATE BANK	* Branch	Farmers State Bank, Wallace, Nebraska, to establish a branch at 410 Rodeo Road, North Platte, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
FSB INVESTMENTS, LLC	CIC	Notification by D Frank Plater, Jr., Oklahoma City, Oklahoma, to acquire control of FSB Investments, LLC, parent of The First State Bank, all of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 10/15/2013
GENEVA STATE COMPANY	* 3A3	Geneva State Company, Geneva, Nebraska, to acquire 100 percent of the voting shares of and to merge with Riverdale Bancshares, Inc., parent of State Bank of Riverdale, both in Riverdale, Nebraska.	Newspaper: Federal Register:	Not available 12/02/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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550952	RSNB BK, ROCK SPRINGS, WYOMING	07/29/2013	10/29/2013	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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
2009 TCRT	* 3A1 4c8	Ford Financial Fund II, L.P., Ford Management II, L.P., Ford Ultimate Management II, LLC, 2009 TCRT, GJF Financial Management II, LLC, Ford Fund Investment LP, and LR Acquisition Company LLC, all of Dallas, Texas, each to become a bank holding company by directly or indirectly acquiring control of Metropolitan National Bank, Little Rock, Arkansas. Additionally, 2009 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P., all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 08/13/2013
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 1800 Post Oak Blvd., Houston, Texas 77056.	Newspaper: Federal Register:	Not available Not applicable
GRANT SCOTT AS TRUSTEE OF THE VOTING TRUST AGREEMENT DATED AS OF DECEMBER 6.2012	* SLHC Formation	Grant Scott as Trustee of the Voting Trust Agreement dated as of December 6, 2012, Raleigh, North Carolina, to register as a savings and loan holding company through the acquisition of a controlling interest in NexBank Capital, Inc., and therefore indirectly, NexBank, State Savings Bank, both of Dallas, Texas.	Newspaper: Federal Register:	Not available 11/15/2013
HOME FEDERAL BANCORP, INC. OF LOUISIANA	CIC	Retroactive notice by Home Federal Bank Employee Stock Ownership Plan and Trust, Shreveport, Louisiana; James R. Barlow, Shreveport, Louisiana, individually and as co-Trustee of Home Federal Bank Employee Stock Ownership Plan and Trust; and Clyde D. Patterson, Shreveport, Louisiana, individually and as co-Trustee of Home Federal Bank Employee Stock Ownership Plan and Trust, to acquire 10 percent or more of the shares and thereby control of Home Federal Bancorp, Inc., and its subsidiary Home Federal Bank, both of Shreveport, Louisiana.	Newspaper: Federal Register:	Not available 11/15/2013
PARK CITIES FINANCIAL GROUP, INC.	* 3A1	Park Cities Financial Group, Inc., Dallas, Texas, to become a bank holding company through the acquisition of 100 percent of Park Cities Bank, Dallas, Texas.	Newspaper: Federal Register:	11/17/2013 Not available
WCM HOLDINGS, INC.	* 3A3	WCM Holdings, Inc., Dallas, Texas, and WCM-Parkway, Ltd., Dallas, Texas to acquire up to 15 percent of Veritex Holdings, Inc., Dallas, Texas, and indirectly Veritex Community Bank, Dallas, Texas.	Newspaper: Federal Register:	11/13/2013 11/14/2013

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 November 2, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	* 18C	East West Bank, Pasadena, California, to merge with MetroBank, National Association, Houston Texas, with East West Bank as the surviving entity.	Newspaper: Federal Register:	10/31/2013 Not applicable
EAST WEST BANK	* 18C	East West Bank, Pasadena, California, to merge with Metro United Bank, San Diego, California, with East West Bank as the surviving entity.	Newspaper: Federal Register:	10/31/2013 Not applicable
FNB BANCORP	CIC	Change in Bank Control Notice by The Ricco Lagomarsino Testamentary Trust, Daly City, California, and a group consisting of Lisa Angelot, Pacifica, California, Enrico P. Togneri, Greenbrae, California, Warren Hutchins, Daly City, California, T. Anne Lassahn, Burlingame, California, (Trustees of the Trust), and Dolores Togneri, Greenbrae, California, Lora Angelot, and Eric Angelot, both of Pacifica, California, to retain 10 percent of FNB Bancorp and thereby indirect control of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available Not available
NCAL BANCORP	CIC	Change in Bank Control Notice by Alex Meruelo, Newport Coast, California, to acquire up to 89 percent of NCAL Bancorp, and thereby indirectly acquire National Bank of California, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 10/24/2013
UMPQUA HOLDINGS CORPORATION	* 3A5	Umpqua Holdings Corporation, Portland, Oregon, to merge with Sterling Financial Corporation, and thereby indirectly acquire its subsidiary bank, Sterling Savings Bank, both of Spokane, Washington, with Umpqua Holdings Corporation as the surviving entity.	Newspaper: Federal Register:	11/22/2013 11/18/2013

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
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* Subject to the provisions of the Community Reinvestment Act