
Federal Reserve Release



H.2

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

No. 51

Week Ending December 21, 2013

Bank Holding Companies

Investors Bancorp, MHC, Short Hills, New Jersey, and Investors Bancorp, Inc. -- to acquire Gateway Community Financial, MHC, Sewell, and Gateway Community Financial Corporation, and thereby indirectly acquire GCF Bank, Sewell.
- Approved, December 20, 2013

Regulations and Policies

Diversity and Inclusion -- extension to February 7, 2014, of the comment period on a proposed interagency policy statement regarding standards for assessing the diversity policies and practices of entities regulated by the agencies, in accordance with the Dodd-Frank Act.
- Announced, December 19, 2013

Income Tax Allocation Agreements -- publication for comment of proposed addendum to the interagency policy statement on income tax allocation in a holding company structure.
- Approved, December 7, 2013

(A/C)

Regulation A (Extensions of Credit by Federal Reserve Banks) -- publication for comment of proposed amendments to reflect changes made by the Dodd-Frank Act to the Federal Reserve's emergency lending authority in the Federal Reserve Act.
- Approved, December 20, 2013

Regulation KK (Margin and Capital Requirements for Covered Swap Entities) -- final rule on the treatment of uninsured U.S. branches and agencies of foreign banks under the swaps push-out provision of the Dodd-Frank Act.
- Approved, December 20, 2013

Regulations and Policies

Volcker Rule -- issuance of interagency FAQs (frequently asked questions) to provide guidance to banking entities regarding investments in "covered funds" and whether collateralized debt obligations backed by trust preferred securities could be determined to be covered funds under the final rules.

- Announced, December 19, 2013

Savings and Loan Holding Companies

Alamogordo Financial Corporation, Alamogordo, New Mexico -- to conduct, under Regulation MM, a minority stock issuance to the Bank's Employee Stock Ownership Plan (ESOP), and waiver of the restriction against lending funds to the ESOP to purchase the shares.

- Approved, December 20, 2013

H.2 Actions under delegated authority

December 15, 2013 to December 21, 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

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch to operate February 10-16, 2014, at 11330 Twin Eagles Boulevard, Naples, Florida.

- Approved, December 19, 2013

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 1777 16th Street, Denver.

- Approved, December 20, 2013

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to establish a branch at 2035 Wall Street, Spring Hill.

- Approved, December 19, 2013

Bank Holding Companies

New York

1st Constitution Bancorp, Cranbury, New Jersey -- waiver of application to acquire Rumson-Fair Haven Bank and Trust Company, Fair Haven, in connection with its merger with and into Bancorp's subsidiary, 1st Constitution Bank, Cranbury.

- Granted, December 20, 2013

Bank Holding Companies

New York

Bridge Bancorp, Inc., Bridgehampton, New York -- waiver of application to acquire FNBNY Bancorp, Inc., New York, in connection with the merger of their respective subsidiaries, Bridgehampton National Bank, Bridgehampton, and First National Bank of New York, Melville.

- Granted, December 16, 2013

Richmond

CapGen Capital Group III LLC, New York, New York, and CapGen Capital Group III LP -- to increase their investment in Seacoast Banking Corporation of Florida, Stuart, Florida, and thereby increase their investment in Seacoast National Bank.

- Approved, December 19, 2013

Director, BS&R

First Bank of Miami Shares, Inc., Miami, Florida -- relief from certain commitments.

- Granted, December 16, 2013

Philadelphia

GNB Financial Services, Inc., Gratz, Pennsylvania -- to merge with Liberty Centre Bancorp, Inc., Pottsville, and thereby acquire Liberty Savings Bank, FSB.

- Approved, December 18, 2013

Dallas

Hill Country Bancshares, Inc., Llano, Texas -- to become a bank holding company by acquiring Llano National Bank, Llano.

- Approved, December 19, 2013

Bank Holding Companies

Boston

Hometown Community Bancorp, MHC, Oxford, Massachusetts, and Hometown Community Bancorp, Inc. -- to become bank holding companies by acquiring Hometown Bank, Oxford.

- Approved, December 16, 2013

Atlanta

Jefferson Bankshares, Inc., Oldsmar, Florida -- to become a bank holding company by acquiring Jefferson Bank of Florida, Oldsmar.

- Approved, December 20, 2013

Dallas

SP Bancorp, Inc., Plano, Texas -- to become a bank holding company by acquiring Share Plus Bank, Plano, formerly Share Plus Federal Bank, on its conversion from a savings association to a commercial bank charter.

- Approved, December 16, 2013

Dallas

WCM Holdings, Inc., Dallas, Texas, and WCM-Parkway, Ltd. -- to acquire shares of Veritex Holdings, Inc., Dallas, and Veritex Community Bank.

- Approved, December 18, 2013

Bank Mergers

Kansas City

Platte Valley Bank, Torrington, Wyoming -- to merge with Tri-County Bank, Cheyenne, and thereby establish two branches.

- Approved, December 16, 2013

Banks, Foreign

Atlanta

NCG Banco, S.A., A Coruna, Spain -- to establish a representative-administrative office in Miami, Florida.

- Withdrawn, December 20, 2013

Director, BS&R

RBC Investor Services Bank S.A., Esch-sur-Alzette, Luxembourg -- to establish a representative office in New York, New York.

- Approved, December 17, 2013

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make certain public welfare investments.

- Approved, December 20, 2013

Change in Bank Control

Kansas City

First of Minden Financial Corporation, Minden, Nebraska -- change in bank control of First of Minden Financial Corporation and its subsidiary, First Bank and Trust Company, Minden.

- Permitted, December 20, 2013

Philadelphia

Quaint Oak Bancorp, Inc., Southampton, Pennsylvania -- change in bank control of Quaint Oak Bancorp and its subsidiary, Quaint Oak Bank, Southampton (two notices).

- Permitted, December 16, 2013

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to February 21, 2014, to establish a branch at 1702 Airport Road, Hot Springs.

- Granted, December 18, 2013

Atlanta

First Partners Financial, Inc., Birmingham, Alabama -- extension to March 27, 2014, to become a bank holding company by acquiring First Partners Bank, Birmingham.

- Granted, December 17, 2013

Richmond

Union First Market Bankshares Corporation, Richmond, Virginia -- extension to March 28, 2014, to acquire StellarOne Corporation, Charlottesville, and thereby acquire StellarOne Bank, Christiansburg.

- Granted, December 17, 2013

Financial Holding Companies

Dallas

AmeriBancShares, Inc., Wichita Falls, Texas, and AmeriBancShares of Delaware, Inc., Wilmington, Delaware -- election to become financial holding companies.

- Effective, December 19, 2013

Chicago

LaPorte Bancorp, Inc., La Porte, Indiana -- election to become a financial holding company.

- Effective, December 19, 2013

Membership

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to become a member of the Federal Reserve System.

- Approved, December 20, 2013

St. Louis

Empire Bank, Springfield, Missouri -- to become a member of the Federal Reserve System.

- Approved, December 19, 2013

Chicago

The First National Bank of Logan, Logan, Iowa -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, Logan State Bank.

- Approved, December 17, 2013

St. Louis

Jefferson Bank of Missouri, Jefferson City, Missouri -- to become a member of the Federal Reserve System.

- Approved, December 20, 2013

St. Louis

Ozark Mountain Bank, Branson, Missouri -- to become a member of the Federal Reserve System.

- Approved, December 20, 2013

Membership

Dallas

Share Plus Federal Bank, Plano, Texas -- to become a member of the Federal Reserve System on conversion from a federal savings bank to a commercial bank charter.

- Approved, December 16, 2013

Regulations and Policies

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define small bank, small savings association, intermediate small bank, and intermediate small savings association under the Community Reinvestment Act regulations.

- Approved, December 19, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
117672	ABINGTON BK, ABINGTON, MASSACHUSETTS	08/26/2013	12/08/2013	S	Small Bank

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 21, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citifin S.A. E.F.C., Madrid, Spain.	Newspaper: Federal Register:	Not applicable Not applicable
CORPBANCA	4c8	CorpBanca, Santiago, Chile, to engage de novo through CorpBanca Securities Inc., New York, New York, in financial and investment advisory activities and securities brokerage, riskless principal and private placement activities, pursuant to Sections 225.28(b)(6) and 225.28(b)(7) of Regulation Y.	Newspaper: Federal Register:	Not applicable 01/07/2014
INVESTORS BANCORP, INC.	* 3A1	New Investors Bancorp, Inc., Short Hills, New Jersey, providing notice pursuant to Section 3(a)(1) of the BHC Act and Section 225.15 of Regulation Y to acquire Investors Bank, Short Hills, New Jersey.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

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

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
JIM THORPE NATIONAL BANK, THE	Member	Jim Thorpe National Bank, Jim Thorpe, PA, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
342410	ORRSTOWN BK, SHIPPENSBURG, PENNSYLVANIA	07/29/2013	12/09/2013	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 December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH VALLEY BANCSHARES, INC.	CIC	Interagency Notice of Change in Control submitted by Clay Graham, Zanesville, OH; Bryan Graham, Zanesville, OH; Colby James Graham, Zanesville, OH; Courtney Lynelle Graham, Columbus, OH; Adam Hamilton Graham, Bexley, OH; and Mark David Weiser and Debra Kay Weiser, Zanesville, OH (collectively the Graham Family Control Group) of their intent to retain control of 25 percent or more of the outstanding voting shares of North Valley Bancshares, Inc., Zanesville, OH.	Newspaper:	12/19/2013
			Federal Register:	01/03/2014

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.

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS COMMUNITY BANK	* Branch	Citizens Community Bank, South Hill, Virginia, to establish a branch at 851 South Beckford Drive, Henderson, North Carolina.	Newspaper: Federal Register:	12/26/2013 Not applicable
HOMETOWN BANK	* Branch	Hometown Bank, Roanoke, Virginia, to establish a branch at 852 West Main Street, Salem, Virginia.	Newspaper: Federal Register:	Not available Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 21, 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 11/26/2013
FIRST FLORIDA BANCORP, INC.	* 3A1	First Florida Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Florida Bank, both of Destin, Florida.	Newspaper: Federal Register:	Not available 01/17/2014
INDEPENDENT BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama, to acquire 48 percent to 50.99 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiary, Community Spirit Bank, both of Red Bay, Alabama.	Newspaper: Federal Register:	01/18/2014 01/20/2014

* Subject to the provisions of the Community Reinvestment Act

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.

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

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- 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 December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAYLAKE BANK	* 18C * Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to purchase certain assets and assume certain liabilities of a branch, located at 333 South Nicolet Road, Appleton, Wisconsin of Community Bank & Trust, Sheboygan, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
BLUE MOUND BANCSHARES, INC.	CIC	Mary Lou McChristy, Stonington, Illinois, to acquire 25 percent or more of the outstanding shares of Blue Mound Bancshares, Inc., and thereby indirectly acquire control of The State Bank of Blue Mound, both of Blue Mound, Illinois, and Mary Lou McChristy and Frank J. McChristy, Stonington, Illinois, together as a group acting in concert, to retain control of 10 percent or more of Blue Mound Bancshares, Inc., and thereby indirectly retain control of The State Bank of Blue Mound.	Newspaper: Federal Register:	Not available 01/09/2014
FIRST BANCORP, INC.	CIC	The George Breckenridge Family Trust, with Maureen Breckenridge as trustee, and Maureen Breckenridge as trustee of the George Breckenridge Family Trust and the Maureen Breckenridge Trust, individually, and the George Breckenridge Family Trust, the Maureen Breckenridge Trust, and Maureen Breckenridge as trustee of the George Breckenridge Family Trust and the Maureen Breckenridge Trust, all of Yates City, Illinois, together as a group acting in concert, to retain control of 25 percent or more of the voting shares of First Bancorp, Inc., and thereby indirectly retain control of Bank of Yates City, both of Yates City, Illinois.	Newspaper: Federal Register:	Not available 01/02/2014
LAKE FOREST BANK & TRUST COMPANY	* 18C * Branch	Lake Forest Bank & Trust Company, Lake Forest, Illinois, to purchase the assets and assume the liabilities of a branch, and will continue to operate a branch, located at 4 East Scranton Avenue, Lake Bluff, Illinois; from Baytree National Bank & Trust Company, Lake Forest, Illinois.	Newspaper: Federal Register:	Not available Not applicable
MID ILLINOIS BANCORP, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1 4c8	Mid Illinois Bancorp, Inc., Employee Stock Ownership Plan, Peoria, Illinois, to become a bank holding company by acquiring at least 30 percent of Mid Illinois Bancorp, Inc., Peoria, Illinois, and thereby acquire control of South Side Trust and Savings Bank, Peoria, Illinois. ESOP also requests permission to engage in extending credit and servicing loans pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 01/17/2014

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
VAN BUREN BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Van Buren Bancorporation ESOP, Keosauqua, Iowa, to increase its ownership of Van Buren Bancorporation, Keosauqua, Iowa, from 43.42 percent to up to 50.1 percent, and thereby increase its indirect ownership of Community First Bank, Keosauqua, Iowa and First Iowa State Bank, Albia, Iowa.	Newspaper:	Not available
			Federal Register:	01/10/2014

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.

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596848	AMERICAN T&SB, DUBUQUE, IOWA	08/12/2013	12/03/2013	S	Int Sm Bank
882242	ROLLING HILLS B&T, ATLANTIC, IOWA	02/04/2013	12/15/2013	S	Small Bank
595430	STATE BK THE LAKES, ANTIOCH, ILLINOIS	07/23/2013	12/16/2013	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 21, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE OZARKS INC	* 3A3	Bank of the Ozarks, Inc., Little Rock, Arkansas, to acquire 100 percent of Baneshares, Inc., Houston, Texas, and thereby indirectly acquire Omnibank, N.A., Houston, Texas.	Newspaper: Federal Register:	01/18/2014 Not available
CENTRAL TRUST BANK, THE	Member	The Central Trust Bank, Jefferson City, Missouri to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
JEFFERSON BANK OF MISSOURI	Member	Jefferson Bank of Missouri, Jefferson City, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
OZARK MOUNTAIN BANK	Member	Ozark Mountain Bank, Branson, Missouri, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHERN BANK	* 18C * Branch	Southern Bank, Poplar Bluff, Missouri, to merge with Citizens State Bank of Bald Knob, Inc., Bald Knob, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	01/20/2014 Not applicable

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.

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- SN = Substantial noncompliance

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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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DUKE FINANCIAL GROUP, INC.	4c8	Duke Financial Group, Inc., Minneapolis, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 01/09/2014
FINANCIAL SERVICES OF WINGER, INC.	CIC	Dawn Crane, Fosston, Minnesota, individually and as trustee, and Lorri Skeie-Campbell, Rio Rancho, New Mexico, individually and as trustee, to retain and acquire 25% or more of the shares of Financial Services of Winger, Inc., Winger, Minnesota ("FSWI"), and thereby indirectly retain and acquire control of Ultima Bank Minnesota, Winger, Minnesota. Also, Dawn M. Skeie Crane Irrevocable Trust, Winger, Minnesota, Dawn Crane, co-trustee, and Lorri J. Skeie-Campbell Irrevocable Trust, Winger, Minnesota, Lorri Skeie-Campbell, co-trustee, to retain voting shares of FSWI and thereby remain members of the Skeie family shareholder group, which controls 25% or more of FSWI.	Newspaper: Federal Register:	Not available 01/09/2014

District: 9

Federal Reserve Bank of Minneapolis

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

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 21, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska, to acquire 100 percent of the voting shares of Cass County State Company, parent of Cass County Bank, Inc.	Newspaper: Federal Register:	Not available 12/23/2013
FIRST STATE BANK NEBRASKA	* Branch	First State Bank Nebraska, Lincoln, Nebraska, to establish a mobile branch for Lancaster County and surrounding counties.	Newspaper: Federal Register:	12/31/2013 Not applicable
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with Park Cities Bank, Dallas, Texas, and incident thereto, to establish branches in Dallas(3), and Fort Worth, all in Texas.	Newspaper: Federal Register:	Not available Not applicable
SIOUXLAND NATIONAL CORPORATION	CIC	Bill J. Gotch, Myrna F. Gotch, Jennifer L. Gotch, and Brett J. Gotch, all of South Sioux City, Nebraska, to acquire voting shares of Siouxland National Corporation, and thereby indirectly acquire voting shares of Siouxland National Bank, both in South Sioux City, Nebraska.	Newspaper: Federal Register:	01/02/2014 12/26/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
376657	FARMERS ST BK, STANBERRY, MISSOURI	09/09/2013	12/06/2013	S	Small Bank
767255	LAMAR B&TC, LAMAR, MISSOURI	09/09/2013	12/05/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AF MUTUAL HOLDING COMPANY	* SLHC Acquisition MHC Minority Stock Issuance	AF Mutual Holding Company and Alamogordo Financial Corp., both of Alamogordo, New Mexico, to acquire by merger, Bank 1440, Phoenix, Arizona; and Alamogordo Financial Corp., to conduct a minority stock issuance.	Newspaper: Federal Register:	Not available Not available
CISTERN, LLC	* 3A1	Cistern, LLC and Flaton Investments, LLC, both of Houston, Texas, to become bank holding companies by acquiring 100% of The Columbia Savings Bank, Cincinnati, Ohio.	Newspaper: Federal Register:	Not available 12/16/2013
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch located at 12700 Hill Country Blvd., Suite 150, Bee Cave, Texas 78738.	Newspaper: Federal Register:	Not available Not applicable
MESA FINANCIAL CORPORATION	* 3A3	Mesa Financial Corporation, Sweetwater, Texas, to acquire 100 percent of South Taylor County Bancshares, Inc., and thereby indirectly acquire 100 percent of the outstanding shares of First State Bank in Tuscola, both in Tuscola, Texas.	Newspaper: Federal Register:	Not available 01/03/2014
MINDEN BANCORP, INC.	* 3A1	Minden Bancorp, Inc., Minden, Louisiana, to become a bank holding company by acquiring 100 percent of MBL Bank, Minden, Louisiana.	Newspaper: Federal Register:	Not available 01/10/2014

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 21, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	CIC	Change in Bank Control Notice by The Ricco Lagomarsino Testamentary Trust, Daly City, California, and a group consisting of Lisa Angelot, Enrico P. Togneri, Warren Hutchins, T. Anne Lassahn, (Trustees of the Trust), and Dolores Togneri, Lora Angelot, and Eric Angelot, all of Daly City, California, to retain in excess of 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
TAIPEI FUBON COMMERCIAL BANK CO., LTD.	FBSEA	Taipei Fubon Commercial Bank Co., Ltd, Taipei, Taiwan, requests to establish a representative office in San Jose, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
U & I FINANCIAL CORP.	CIC	Change in Bank Control Notice on behalf of John Jung Hun Chang, Wellwish Investment LLC, Ellis Eunrok Chang, all of Garden Grove, California, and Ellen Eunmi Chang, Bellevue, Washington, to retain 18.43 percent of U & I Financial Corp., and thereby indirect control of UniBank, both of Lynnwood, Washington.	Newspaper: Federal Register:	01/04/2014 12/26/2013

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.

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
3490871	PACIFIC ENT BK, IRVINE, CALIFORNIA	08/05/2013	12/09/2013	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act