
Federal Reserve Release



H.2

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

No. 5

Week Ending February 1, 2014

Reserve Bank Operations

Reserve Bank Presidents -- revisions to compensation policy.
- Approved, January 27, 2014

Enforcement

Sunrise Bank, Cocoa Beach, Florida -- written agreement dated July 22, 2009,
terminated January 15, 2014.
- Announced, January 28, 2014

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

Chicago

Iowa State Bank, Wapello, Iowa -- to establish a branch at 270 South 68th Street, West Des Moines.

- Approved, January 31, 2014

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 301 Commerce Street, Fort Worth, Texas.

- Approved, January 28, 2014

Bank Holding Companies

Atlanta

First Florida Bancorp, Inc., Destin, Florida -- to become a bank holding company by acquiring First Florida Bank, Destin.

- Approved, January 27, 2014

Atlanta

Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama -- to acquire shares of Independent Bancshares, Inc., Red Bay, and its subsidiary, Community Spirit Bank.

- Approved, January 27, 2014

Bank Holding Companies

Chicago

Mid Illinois Bancorp, Inc., Employee Stock Ownership Plan, Peoria, Illinois -- (1) to become a bank holding company by acquiring an interest in Mid Illinois Bancorp, Inc., Peoria, and thereby acquire control of South Side Trust and Savings Bank of Peoria and (2) to engage in extending credit and servicing loans.

- Approved, January 28, 2014

Bank Mergers

Kansas City

Bank 7, Oklahoma City, Oklahoma -- to merge with The Montezuma State Bank, Montezuma, Kansas, and thereby establish two branches.

- Approved, January 31, 2014

Banks, State Member

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make certain public welfare investments.

- Approved, January 29, 2014

Change in Bank Control

Minneapolis

Financial Services of Winger, Inc., Winger, Minnesota -- change in bank control of Financial Services of Winger and its subsidiary, Ultima Bank Minnesota, Winger.

- Permitted, January 29, 2014

Financial Holding Companies

Cleveland

Park National Corporation, Newark, Ohio -- election to become a financial holding company.

- Effective, January 28, 2014

Membership

St. Louis

Commerce National Bank, Corinth, Mississippi -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, January 29, 2014

Kansas City

First Central Bank, Warrensburg, Missouri -- to become a member of the Federal Reserve System.

- Approved, January 31, 2014

St. Louis

First State Bank of Warren, Warren, Arkansas -- to become a member of the Federal Reserve System.

- Approved, January 28, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 1, 2014

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

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 |
|---------|------------------------------------|------------|-----------------|------------|-------------|
| 228000 | FRANKLIN SVG BK, FARMINGTON, MAINE | 10/15/2013 | 01/25/2014 | O | Int Sm 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 February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|-------------|---|-----------------------|------------|
| ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE | * 3A3 | The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York. | Newspaper: | 02/06/2014 |
| | | | Federal Register: | 02/10/2014 |

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 1, 2014

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

NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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|---------|--|------------|-----------------|------------|-------------|
| 935111 | MERCHANTS BK OF BANGOR, BANGOR, PENNSYLVANIA | 09/09/2013 | 01/13/2014 | O | Int Sm 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 February 1, 2014

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

NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
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|--------------------------------|------------|
| 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 February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|--|------------------------------|---------------|
| AQUESTA FINANCIAL HOLDINGS, INC. | * 3A1 | Aquesta Financial Holdings, Inc., Cornelius, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Aquesta Bank, Cornelius, North Carolina. | Newspaper: | 02/24/2014 |
| | | | Federal Register: | 02/26/2014 |
| NEW PEOPLES BANKSHARES, INC. | CIC | Filings by 1) B. Scott White and Blaine Scott White, II, both of Castlewood, Virginia, The B. Scott White Trust, the sole trustee of which is B. Scott White, and Tiffany C. White, Evergreen, Colorado, to individually control over 10%; 2) Sky Investments, LLC, Castlewood, Virginia, with its members Tiffany C. White, Blaine S. White II, and The B. Scott White Trust, to control 4.9%; 3) SBTB, L.P., a proposed qualified family partnership, the partners of which are The B. Scott White Trust, Tiffany C. White and Blaine S. White, II to control 8.15%; 4) B. Scott White IRA to control .71% and; 5) the group acting in concert to control 19.58% of the outstanding common stock of New Peoples Bankshares, Inc., Honaker, Virginia, and thereby indirectly control New Peoples Bank, Inc., Honaker, Virginia. | Newspaper: | 02/14/2014 |
| | | | Federal Register: | 02/19/2014 |
| SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC. | * 4c8 * 18C | Southern National Bancorp of Virginia, Inc., McLean, Virginia, to acquire 100% of the voting securities of Prince George's Federal Savings Bank, Upper Marlboro, Maryland. Additionally, Sonabank, McLean, Virginia, to merge with Prince George's Federal Savings Bank, Upper Marlboro, Maryland. | Newspaper: | Not available |
| | | | Federal Register: | 02/28/2014 |

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 1, 2014

| 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 |
| URBAN TRUST HOLDINGS, INC. | CIC | Prior change in control notice filed by Frank Joseph Hanna, Jr., of Summerville, Georgia, to acquire up to 9.99 percent of the outstanding shares of Urban Trust Holdings, Inc., and its subsidiary bank, Urban Trust Bank, both of Lake Mary, Florida. Total pro forma ownership will be 100 percent. | Newspaper: Federal Register: | Not available 02/12/2014 |

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE | | | | | |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |
| NONE | |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|---|---------------------------------|----------------------------------|
| HINSDALE BANK & TRUST COMPANY | PWI | Hinsdale Bank & Trust Company, Hinsdale, Illinois, has made an investment of \$350,000 in a Loan Fund managed by Chicago Community Loan Fund (CCLF), a Community Development Financial Institution (CDFI). | Newspaper: Federal Register: | Not applicable Not applicable |
| IOWA STATE BANK | * Branch | Iowa State Bank, Wapello, Iowa, to establish a branch facility to be located at 270 S 68th Street, West Des Moines, Iowa. | Newspaper: Federal Register: | 01/25/2014 Not applicable |
| NORTH SHORE COMMUNITY BANK & TRUST COMPANY | PWI | North Shore Community Bank & Trust Company, Wilmette, Illinois, has made an investment of \$325,000 in a Loan Fund managed by Chicago Community Loan Fund (CCLF), a Community Development Financial Institution (CDFI). | Newspaper: Federal Register: | Not applicable Not applicable |
| STATE BANK OF THE LAKES | PWI | State Bank of the Lakes, Antioch, Illinois, has made an investment of \$325,000 in a Loan Fund managed by Chicago Community Loan Fund (CCLF), a Community Development Financial Institution (CDFI). | Newspaper: Federal Register: | Not applicable Not applicable |
| VILLAGE BANK & TRUST | PWI | Village Bank & Trust Company, Arlington Heights, Illinois, has made an investment of \$325,000 in a Loan Fund managed by Chicago Community Loan Fund (CCLF), a Community Development Financial Institution (CDFI). | Newspaper: Federal Register: | Not applicable Not applicable |

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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|---------|--|------------|-----------------|------------|-------------|
| 280044 | BAYLAKE BK, STURGEON BAY, WISCONSIN | 08/26/2013 | 01/25/2014 | S | Large Bank |
| 932745 | FIRST CMNTY BK, HARBOR SPRINGS, MICHIGAN | 09/30/2013 | 01/15/2014 | S | Small 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 February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------------|--------------------|---|------------------------------|----------------|
| CENTRAL BANK OF LAKE OF THE OZARKS | Premises | Central Bank of Lake of the Ozarks, Osage Beach, Missouri, to increase its investment in bank premises in the amount of \$50,000. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE | | | | | |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |
| NONE | |

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------------|--------------------|---|---------------------------------|--------------------------------|
| AUGUSTA FINANCIAL CORPORATION | CIC | The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, and The Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, to each acquire 25% or more of the shares of Augusta Financial Corporation, Augusta, Wisconsin and thereby gain control of Unity Bank, Augusta, Wisconsin. | Newspaper: Federal Register: | Not available 02/06/2014 |
| CAPRICE CORPORATION | CIC | The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, and The Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, to each acquire 25% or more of the shares of Caprice Corporation, Augusta, Wisconsin, and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota. | Newspaper: Federal Register: | Not available 02/06/2014 |
| CITIZENS COMMUNITY BANCORP, INC. | * 3A1 | Citizens Community Bancorp Inc., Eau Claire, Wisconsin, to become a bank holding company by acquiring 100 percent of Citizens Community Federal National Association, Altoona, Wisconsin. Citizens Community Federal intends to convert from a federal savings bank to a national charter and be renamed Citizens Community Federal National Association. | Newspaper: Federal Register: | Not available Not available |
| LAKE CRYSTAL BANCORPORATION, INC. | CIC | Notice by The Lantz Bank Stock Trust, Lake Crystal, Minnesota, and Mr. Matthew W. Lantz, as trustee, and individually, Lake Crystal, Minnesota, to retain 25% or more of the shares of Lake Crystal Bancorporation, Inc., Lake Crystal, Minnesota, and thereby indirectly retain control of MinnStar Bank National Association, Lake Crystal, Minnesota. | Newspaper: Federal Register: | Not available Not available |
| MINNESOTA COMMUNITY BANCSHARES, INC. | * 3A1 | Minnesota Community Bancshares, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100 percent of Hartland Bancshares, Inc., Hartland, Minnesota, which owns Farmers State Bank of Hartland, Hartland, Minnesota. | Newspaper: Federal Register: | Not available Not available |
| SAINT CLAIR AGENCY, INC. | CIC | Change in Control notice by Robert Kruse, Saint Clair, Minnesota, and William Miller, Saint Peter, Minnesota, to each acquire control of 25% or more of the shares of Saint Clair Agency, Inc., Saint Clair, Minnesota, and thereby control Saint Clair State Bank, Saint Clair, Minnesota. | Newspaper: Federal Register: | 02/10/2014 02/12/2014 |

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|-------------|---|-----------------------|---------------|
| STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN | * 3A3 | Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to retain and acquire additional stock and increase its ownership interest up to a maximum of 26% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | 02/27/2014 |

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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|---------|------------------------------------|------------|-----------------|------------|-------------|
| 657758 | CITIZENS B&TC, BIG TIMBER, MONTANA | 10/07/2013 | 01/17/2014 | S | Small 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 February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------|--------------------|---|------------------------------|----------------|
| FIRSTBANK | * Branch | FirstBank, Lakewood, Colorado, to establish a branch at 1720 Power Road, Mesa, Arizona. | Newspaper: | 02/12/2014 |
| | | | Federal Register: | Not applicable |
| PEOPLES BANK, THE | Member | The Peoples Bank, Pratt, Kansas, to become a member of the Federal Reserve System. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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|---------|-----------------------------------|------------|-----------------|------------|-------------|
| 463650 | ADAMS B&TC, OGALLALA, NEBRASKA | 09/16/2013 | 01/22/2014 | S | Int Sm Bank |
| 499453 | FIRST ST BK NE, LINCOLN, NEBRASKA | 10/15/2013 | 01/20/2014 | 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 February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------|--------------------|--|---------------------------------|---------------------------------|
| FIRSTPERRYTON BANCORP, INC. | CIC | Linda Ellis McGarraugh, Perryton, Texas, individually, and together with Benjamin Drew Ellis, II, Perryton, Texas; Dennis Scott McGarraugh, Perryton, Texas; Drew S. McGarraugh, Edmond, Oklahoma; Kris McGarraugh Wooten, Edmond, Oklahoma; Carl W. Ellis, Imperial Beach, California, as Trustee of the Carl Ellis Separate Property FPB Stock Revocable Trust and as Co-Trustee of the Ellis Family Trust; and Julianne Ellis, Imperial Beach, California, as Co-Trustee of the Ellis Family Trust; the Carl Ellis Separate Property FPB Stock Revocable Trust, Perryton, Texas; and the Ellis Family Trust, Imperial Beach, California, to acquire 10 percent or more of the shares of FirstPerryton Bancorp, Inc., Perryton, Texas, and thereby indirectly, FirstBank Southwest, Amarillo, Texas. | Newspaper: Federal Register: | 01/29/2014 02/12/2014 |
| FROST BANK | * Branch | Frost Bank, San Antonio, Texas, to establish a branch at 7859 Walnut Hill Lane, Suite C-01, Dallas, Texas 75230. | Newspaper: Federal Register: | Not available Not applicable |
| INDEPENDENT BANK GROUP, INC. | * 3A5 | Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of BOH Holdings, Inc., and indirectly acquire Bank of Houston, both of Houston, Texas. | Newspaper: Federal Register: | 02/05/2014 02/07/2014 |

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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|--------------------------------|------------|
| Institution | Location |
| NONE | |

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 1, 2014

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|---|---------------------------------|---------------------------------|
| FIRST UTAH BANCORPORATION | CIC | Notice of Change in Control by Scott M. Browning, Salt Lake City, Utah; Sally W. Browning, Salt Lake City, Utah; Gay Browning, Salt Lake City, Utah; Diane B. Oblock, Richmond, Utah; James M. Browning, Salt Lake City, Utah; Eliza R. Browning, Salt Lake City, Utah; Hannah B. Oblock, Richmond, Utah; Alyson B. Oblock, Richmond, Utah; Jennifer H. Kawasaki, Gallatin Gateway, Montana; Christine H. Chambers, Tremonton, Utah; The Scott M. Browning Living Trust (Scott Browning and Sally Browning trustees), The Gay Browning Living Trust (Gay Browning and Scott Browning Trustees), The Diane B. Oblock Living Trust (Diane B. Oblock and Scott M. Browning Trustees), The First Utah Irrevocable Trust for benefit of Alyson B. Oblock (Alyson B. Oblock and Hannah B. Oblock Trustees), The First Utah Irrevocable Trust for benefit of Hannah B. Oblock (Hannah B. Oblock and Alyson B. Oblock Trustees), The First Utah Irrevocable Trust for benefit of James M. Browning (James M. Browning and Eliza R. Browning Trustees), The First Utah Irrevocable Trust for benefit of Eliza R. Browning (Eliza R. Browning and James M. Browning Trustees), The First Utah Irrevocable Trust for benefit of Robert T. W. Browning (James M. Browning and Eliza R. Browning Trustees), The First Utah Irrevocable Trust for benefit of Jennifer H. Kawasaki (Jennifer H. Kawasaki and Christine H. Chambers Trustees), The First Utah Irrevocable Trust for benefit of Christine H. Chambers (Christine H. Chambers and Jennifer H. Kawasaki Trustees), to acquire and retain 25 percent or more of the voting shares of First Utah Bancorporation, and thereby indirectly acquire and retain voting shares of First Utah Bank, both of Salt Lake City, Utah. | Newspaper: Federal Register: | Not available 01/28/2014 |
| 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 |

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 |
|---------|---|------------|-----------------|------------|-------------|
| 2717012 | PACIFIC MERC BK, COSTA MESA, CALIFORNIA | 07/09/2012 | 01/14/2014 | SN | Int Sm Bank |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |
| NONE | |

* Subject to the provisions of the Community Reinvestment Act