
Federal Reserve Release



H.2

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

No. 30

Week Ending July 26, 2014

Regulations and Policies

Presidential \$1 Coin Program -- annual report to Congress on the Presidential \$1 Coin Program.

- Approved, July 24, 2014

Enforcement

NASB Financial, Inc., Grandview, Missouri -- written agreement issued November 29, 2012, terminated July 16, 2014.

- Announced, July 22, 2014

NexTier Incorporated, Butler, Pennsylvania -- written agreement issued October 4, 2010, terminated July 17, 2014.

- Announced, July 22, 2014

State Bank, New Hampton, Iowa -- issuance of a consent order of assessment of a civil money penalty.

- Announced, July 22, 2014

SunTrust Banks, Inc., Atlanta, Georgia; SunTrust Bank; and SunTrust Mortgage, Inc., Richmond, Virginia -- issuance of a consent order of assessment of a civil money penalty for unsafe and unsound practices in residential mortgage loan servicing and processing.

- Announced, July 25, 2014

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

ANB Bank, Denver, Colorado -- to establish a branch at 4799 North Academy Boulevard, Colorado Springs.

- Approved, July 22, 2014

Cleveland

The Ohio Valley Bank Company, Gallipolis, Ohio -- to establish a branch at 6431 U.S. Route 60 East, Barboursville, West Virginia.

- Approved, July 24, 2014

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 2050 Hall Johnson Road, Grapevine.

- Withdrawn, July 21, 2014

Bank Holding Companies

Atlanta

Apollo Bancshares, Inc., Miami, Florida -- to acquire First Bank of Miami Shares, Inc., Coral Gables, and its subsidiary, First Bank of Miami.

- Approved, July 22, 2014

General Counsel

Aquiline Capital Partners LLC, New York, New York -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, July 22, 2014

Bank Holding Companies

Dallas

Carlile Bancshares, Inc., Fort Worth, Texas -- to acquire Community Bankers, Inc., Fort Worth, and indirectly acquire Community Bank and to acquire Community Data Services, Inc., Cleburne, and thereby engage in data processing activities.

- Approved, July 24, 2014

Dallas

Frontier Community Bancshares, Inc., Elgin, Texas -- to become a bank holding company by acquiring Frontier Bank of Texas, Elgin.

- Approved, July 25, 2014

Atlanta

HCBF Holding Company, Inc., Fort Pierce, Florida -- to merge with Highlands Independent Bancshares, Inc., Sebring, and thereby acquire Highlands Independent Bank.

- Approved, July 25, 2014

San Francisco

PB Financial Holdings, Inc., Scottsdale, Arizona -- to become a bank holding company by acquiring Pinnacle Bank, Scottsdale.

- Approved, July 22, 2014

Bank Mergers

New York

The Bank of New York Mellon, New York, New York -- to assume certain deposit liabilities of U.S. Bank National Association, Cincinnati, Ohio.

- Withdrawn, July 24, 2014

Bank Mergers

Kansas City

Platte Valley Bank, Torrington, Wyoming -- to purchase certain assets and assume certain liabilities of the Evansville branch of Buffalo Federal Bank, Buffalo.

- Approved, July 24, 2014

Bank Premises

Kansas City

Ameristate Bank, Atoka, Oklahoma -- to increase its investment in bank premises.

- Approved, July 24, 2014

Change in Bank Control

Dallas

AIM Bancshares, Inc., Levelland, Texas -- change in bank control of AIM Bancshares and its subsidiary, AimBank, Littlefield.

- Permitted, July 22, 2014

Kansas City

Santa Fe Trail Banc Shares, Inc., Sublette, Kansas -- change in bank control of Santa Fe Trail Banc Shares and its subsidiary, Centera Bank, Sublette.

- Permitted, July 22, 2014

Extensions of Time

Director, BS&R

Community Holdings Corporation, Palos Hills, Illinois -- extension to August 4, 2014, for Jay D. Bergman to fulfill certain commitments in connection with a change in bank control of Community Holdings Corporation and its subsidiary, FirstSecure Bank and Trust Co., Palos Hills.

- Granted, July 21, 2014

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to October 28, 2014, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, July 24, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 26, 2014

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
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 July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

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NONE					

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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 July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATHFINDER BANCORP, M.H.C.	* MHC Conversion * 3A1	Pathfinder Bancorp, MHC, Oswego, New York (the "MHC"), the mutual holding company that controls Pathfinder Bank, Oswego, New York, proposes to convert to stock form. Pursuant to the conversion, the MHC and Pathfinder Bancorp, Inc., Oswego, New York, the existing mid-tier holding company of the Pathfinder Bank, will cease to exist, and Pathfinder Bank will become a wholly-owned subsidiary of Pathfinder Bancorp, Inc., Oswego, New York, a newly formed corporation, which proposes to become a bank holding company by acquiring Pathfinder Bank.	Newspaper: Federal Register:	Not available 07/17/2014

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	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 26, 2014

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 July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTAL BANK & TRUST	* Branch	Coastal Bank & Trust, Jacksonville, North Carolina, to establish a branch at 300 US Highway 17 N, Holly Ridge, North Carolina.	Newspaper:	07/31/2014
			Federal Register:	Not applicable
FIRST CITIZENS BANCSHARES, INC.	* 3A5	First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire 100% of the voting securities of First Citizens Bancorporation, Inc., Columbia, South Carolina.	Newspaper:	08/15/2014
			Federal Register:	08/14/2014

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 26, 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
BEACH COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by the Stock Holdings of Delaware, LLC, Karnise Diann Schweizer, sole member, both of Fort Walton Beach, Florida, to acquire 18.97 percent of the outstanding shares of Beach Community Bancshares, Inc., and its subsidiary, Beach Community Bank, both of Fort Walton Beach, Florida.	Newspaper: Federal Register:	07/30/2014 07/23/2014
JONES BANCSHARES, L.P.	CIC	After-the-fact change in control notice filed by J. C. Jones, Jr., Blackshear, Georgia; Carole Jones, Blackshear, Georgia; Patrick C. Jones, Blackshear, Georgia; J. C. Jones, III, Waycross, Georgia; 2012 Patrick C. Jones Irrevocable Trust, Waycross, Georgia; JCJ Irrevocable Trust, Waycross, Georgia; and The Jones Company, Waycross, Georgia for permission for 2012 Patrick C. Jones Irrevocable Trust, Waycross, Georgia; and JCJ Irrevocable Trust, Waycross, Georgia; to retain 12.15 percent of the partnership units of Jones Bancshares LP, Waycross, Georgia. Jones Bancshares, LP controls PrimeSouth Bancshares, Waycross, Georgia and PrimeSouth Bank, Blackshear, Georgia.	Newspaper: Federal Register:	Not available 08/14/2014

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 July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	Notice by 1st Source Bank, South Bend, Indiana, to establish a branch located at 4713 East Dupont Road, Fort Wayne, Indiana.	Newspaper: Federal Register:	07/31/2014 Not applicable
1ST SOURCE BANK	* Branch	Notice by 1st Source Bank, South Bend, Indiana, to establish a branch located at 7921 Carnegie Boulevard, Fort Wayne, Indiana.	Newspaper: Federal Register:	07/31/2014 Not applicable
BARLOW BANKING CORPORATION	* 3A3	Barlow Banking Corporation, Iowa Falls, Iowa, to acquire up to 19.39 percent of Northfield Bancshares, Inc., Northfield, Minnesota and thereby indirectly acquire Community Resource Bank, Northfield, Minnesota.	Newspaper: Federal Register:	Not available 08/21/2014
CEDAR VALLEY BANKSHARES, LTD.	* 3A3	Cedar Valley Bankshares, LTD, Charles City, Iowa, to acquire 100 percent of Hampton State Bank, Hampton, Iowa.	Newspaper: Federal Register:	Not available Not available
FIRST MAZON BANCORP, INC.	CIC	Notice by the family group consisting of: Robert W. Breisch, Sr., individually and as co-trustee of the Breisch Living Trust, Phyllis A. Breisch, individually, and as co-trustee of the Breisch Living Trust, The Breisch Living Trust, Thomas R. Bartholet, Robert W. Breisch, Jr., Carla Breisch, Gabrielle L. Breisch, Michael C. Breisch, Brittany C. Breisch, Christina M. Breisch-Harty, Timothy J. Harty, Timothy J. Harty, Jr., Jonathon W. Harty, Kimberly A. Breisch-Rodosky, William J. Rodosky, Jr., Madelynne M. Rodosky, to control above 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper: Federal Register:	Not available Not available
HOMETOWN BANCORP, LTD.	CIC	Kimberly L. Johnson, Naples, Florida, as co-trustee of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, together with Lisa M. Reilly, Naples, Florida, as the co-trustee of the Shelly A. Stayer 2010 Childrens Trust to be added to the Stayer Family Control Group and thereby control 11.09 percent of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin and indirectly Hometown Bank, Fond du Lac, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	07/28/2014 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

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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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 July 26, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLD NATIONAL BANCORP	* 4c8	Old National Bancorp, Evansville, Indiana, to acquire, through merger, 100 percent of LSB Financial Corp., Lafayette, Indiana, and thereby indirectly acquire its subsidiary thrift, Lafayette Savings Bank, Federal Savings Bank, Lafayette, Indiana.	Newspaper: Federal Register:	08/15/2014 08/15/2014
PARKSIDE FINANCIAL, INC.	4c8	Parkside Financial, Inc., Clayton, Missouri, to engage in nonbank activities.	Newspaper: Federal Register:	Not applicable Not applicable
ROCK BANCSHARES, INC.	4c8	Rock Bancshares, Inc., Little Rock, Arkansas, to establish a nonbank subsidiary, Rock Service Company, LLC, Little Rock, Arkansas; and thereby engage in de novo nonbank activities.	Newspaper: Federal Register:	Not applicable Not applicable
SIMMONS FIRST NATIONAL CORPORATION	* 3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire 100 percent of Community First Bancshares, Inc., Union City, Tennessee, and thereby indirectly acquire First State Bank, Union City, Tennessee.	Newspaper: Federal Register:	08/16/2014 08/18/2014

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK OF GRYGLA	* 18C * Branch	American State Bank of Grygla, Grygla, Minnesota, to merge with American State Bank of Erskine, Erskine, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable
EAGLE BANCORP MONTANA, INC.	* 3A1 * 18C * Branch Member	Eagle Bancorp Montana, Inc., Helena, Montana, to become a bank holding company by acquiring 100 percent of Opportunity Bank of Montana, Helena, Montana. Opportunity Bank of Montana a state-chartered interim commercial bank, proposes to become a member of the Federal Reserve System. Opportunity Bank of Montana also intends to merge with American Federal Savings Bank, Helena, Montana, with Opportunity Bank of Montana as the survivor, and incident thereto, establish 12 branches. American Federal Savings Bank is currently a wholly-owned subsidiary of Eagle Bancorp Montana.	Newspaper: Federal Register:	Not available 08/11/2014
FIRST INTERSTATE BANK	* 18C * Branch	First Interstate Bank, Billings, Montana, to merge with Mountain West Bank, National Association, Helena, Montana, and incident thereto establish branches.	Newspaper: Federal Register:	Not available Not applicable

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RAPIDS BANCSHARES, INC.	CIC	Notification submitted by The V. Dean Schwartz Family Trust, The Eileen B. Schwartz Revocable Trust, John B. Schwartz (individually and as trustee) and Pat D. Schwartz, all of Blue Rapids, Kansas, as members of the John B. Schwartz Family Group acting in concert, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas. In addition, a notification was submitted by John B. Schwartz, individually, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas.	Newspaper: Federal Register:	07/31/2014 07/21/2014
BLUE RAPIDS BANCSHARES, INC.	CIC	Notice submitted by the Schwartz Family Revocable Trust, Janice F. Schwartz, trustee; Susan Andersen; and Mark Andersen, all of Lawrence, Kansas, as members of the Bob Schwartz Family Group acting in concert, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas. In addition, the Trust and Janice F. Schwartz, individually, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas.	Newspaper: Federal Register:	07/31/2014 07/29/2014
FIRST NATIONAL BANCSHARES OF WEATHERFORD, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	First National Bancshares of Weatherford, Inc. Employee Stock Ownership Plan, Weatherford, Oklahoma, to become a bank holding company through the acquisition of up to 26.50 percent of the voting shares of First National Bancshares of Weatherford, Inc., parent of First National Bank and Trust Company of Weatherford, Inc., both in Weatherford, Oklahoma.	Newspaper: Federal Register:	08/10/2014 08/01/2014
METCALF BANK	* 18C * Branch	Metcalf Bank, Lee's Summit, Missouri, to merge with Bank of Belton, Belton, Missouri, and incident thereto to establish a branch.	Newspaper: Federal Register:	08/08/2014 Not applicable
NORTHERN MISSOURI BANCSHARES, INC.	* 3A3	Northern Missouri Bancshares, Inc., Unionville, Missouri, to acquire 80 percent of the voting shares of Concordia Banc-Management, Inc., and thereby indirectly acquire Concordia Bank, both in Concordia, Missouri.	Newspaper: Federal Register:	08/01/2014 08/11/2014

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTON BANKSHARES, INC.	CIC	<p>Notification submitted by the Stanton D. Nelson Trust No. 2, the Clark S. Nelson Trust No. 2, the N. Terry Nelson Trust No. 7, and the N. Terry Nelson Trust No. 8, all of Long Island, Kansas; and the following individuals who serve as co-trustees of one or more of the trusts: Clarke S. Nelson, Long Island, Kansas; Stanton D. Nelson, Norton, Kansas; John McClymont, Norton, Kansas; Janet M. Sell, Long Island, Kansas; and John P. Engelbert, Norton, Kansas; as members of the Nelson Control Group acting in concert, to acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.</p> <p>In addition, notification by the Clark S. Nelson Trust No. 2 and all trustees listed above, to individually acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.</p>	Newspaper:	Not available
			Federal Register:	07/16/2014
SECURITY STATE BANK	* Branch	Security State Bank, Basin, Wyoming, to establish a branch at 909 N. 6th Street, Greybull, Wyoming.	Newspaper:	08/01/2014
			Federal Register:	Not applicable
SOONER SOUTHWEST BANKSHARES, INC.	CIC	Notification submitted by Deborah Krumme, Tulsa, Oklahoma; John Krumme and Dayna Krumm, both of Jenks, Oklahoma; Carolyn Krumme, El Paso, Texas; Cynthia Krumme, Matthew Krumme, and Catherine Krumme, all of Estes Park, Colorado; and Royal Capital, LLC, Tulsa, Oklahoma; all as part of the Krumme Family group, to retain control of Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma, parent of Community Bank, Bristow, Oklahoma; Security First National Bank, Hugo, Oklahoma; and First National Bank, Heavener, Oklahoma.	Newspaper:	08/10/2014
			Federal Register:	07/17/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
87159	FIRST ST BK OF NEWCASTLE, NEWCASTLE, WYOMING	04/21/2014	07/18/2014	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 July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK LUBBOCK BANCSHARES, INC.	* 3A3	First Bank Lubbock Bancshares, Inc., Lubbock, Texas, to acquire 100 percent of the common stock of Texas Savings Bank, SSB, Snyder, Texas.	Newspaper: Federal Register:	Not available 08/25/2014
FIRST STATE BANK	* 18C * Branch	First State Bank, Gainesville, Texas, to merge with affiliate North Texas Bank, National Association, Decatur, Texas, and to establish two branches at 661 West Thompson Street, Decatur, Texas 76234, and 211B South Oak Street, Roanoke, Texas 76262.	Newspaper: Federal Register:	Not available Not applicable
RED RIVER BANCORP, INC.	* 3A5	Red River Bancorp, Inc., Gainesville, Texas, to acquire by merger Chisholm Bancshares, Inc., Decatur, Texas, and indirectly, North Texas Bank, N.A., Decatur, Texas.	Newspaper: Federal Register:	Not available Not available
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 2050 Hall Johnson Road, Grapevine, Texas 76051.	Newspaper: Federal Register:	Not available Not applicable
VANTAGE BANCORP, INC.	* 3A5	Vantage Bancorp, Inc., San Antonio, Texas, to acquire 100 percent of Medina Bankshares, Inc., Hondo, Texas, and indirectly D'Hanis State Bank, Hondo, Texas.	Newspaper: Federal Register:	08/16/2014 08/21/2014
VANTAGE BANK TEXAS	* 18C * Branch	Vantage Bank, San Antonio, Texas, to acquire by merger D'Hanis State Bank, Hondo, Texas, and to establish branches at 1401 19th Street, Hondo, Texas, and Highway 90 & Front Street, D'Hanis, Texas.	Newspaper: Federal Register:	Not available Not applicable
VIEWPOINT FINANCIAL GROUP, INC.	* 3A5	ViewPoint Financial Group, Inc., Plano, Texas, to acquire by merger 100% of the outstanding common stock of LegacyTexas Group, Inc., and indirectly LegacyTexas Bank, both of Plano, Texas.	Newspaper: Federal Register:	Not available 06/09/2014
WELLINGTON STATE BANK	* 18C * Branch	Wellington State Bank, Wellington, Texas, to purchase substantially all of the assets and assume all of the liabilities associated with the branch office of The Ozona National Bank located at 1301 Highway 59 North, Bowie, Texas 76230.	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
919568	FIRST CAP BK, QUANAH, TEXAS	05/14/2012	12/27/2013	NI	Small Bank
3221468	VERITEX CMNTY BK, DALLAS, TEXAS	11/12/2013	04/25/2014	S	Int Sm Bank

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 July 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEDAP, S.A. de C.V.	* 3A1	KEDAP S.A. de C.V., Mexico City, Mexico, to become a foreign bank holding company by acquiring 29.35 percent of the voting common stock of Vibra Bank, Chula Vista, California.	Newspaper: Federal Register:	Not available Not available
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC CITY FINANCIAL CORPORATION	CIC	Change in bank control notice on behalf of Sang Young Lee, Chun Young Lee and Lee's Gold and Diamond Import, Inc., La Canada, California, to acquire up to 11.2% of Pacific City Financial Corporation, and thereby indirectly acquire voting shares of Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available Not available
PRESIDIO BANK	* Branch	Presidio Bank, San Francisco, California, to establish a branch at 400 South El Camino Real, Suite 150, San Mateo, California.	Newspaper: Federal Register:	08/06/2014 Not applicable
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.

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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