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**Federal Reserve Release**

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*H.2*

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

*No. 29*

*Week Ending July 18, 2015*

Testimony and Statements

Monetary Policy -- statement by Chair Yellen before the House Committee on Financial Services on July 15 and the Senate Committee on Banking, Housing, and Urban Affairs on July 16, 2015, on the semiannual monetary policy report to the Congress.

- Published, July 15, 2015

Bank Holding Companies

Cathay General Bancorp, Los Angeles, California -- to acquire Asia Bancshares, Inc., Flushing, New York, and thereby indirectly acquire Asia Bank, National Association.

- Approved, July 16, 2015

Forms

Forms -- final Board review to extend with revision the Report of Selected Money Market Rates (FR 2420).

- Approved, July 14, 2015

Forms -- final Board review (1) to extend with revision the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900); and (2) to extend without revision the Annual Report of Deposits and Reservable Liabilities (FR 2910a), Report of Foreign (Non-U.S.) Currency Deposits (FR 2915), Allocation of Low Reserve Tranche and Reservable Liabilities Exemption (FR 2930), Supervisory and Regulatory Survey (FR 3052), and Consumer Financial Stability Surveys (FR 3053).

- Approved, July 16, 2015

Forms -- initial Board review (1) to extend without revision the Registration of a Securities Holding Company (FR 2082) and (2) to extend with revision the Request for Proposal (RFP) and Request for Price Quotations (RFPQ).

- Proposed, July 16, 2015

Personnel

Division of Financial Management -- appointment of Stephen J. Bernard as deputy director.

- Approved, July 16, 2015

Regulations and Policies

Prepaid Cards -- annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, July 6, 2015

(A/C)

Regulations Y (Bank Holding Companies and Change in Bank Control) and YY (Enhanced Prudential Standards) -- publication for comment of a proposed rule to revise the capital plan and stress test rules for large bank holding companies and certain banking organizations with total consolidated assets of more than \$10 billion, to take effect for the 2016 capital plan and stress test cycles.

- Approved, July 16, 2015

Enforcement

Raton Capital Corporation, Raton, New Mexico -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, July 14, 2015

Village Bancshares, Inc., St. Francis, Minnesota -- written agreement dated December 1, 2010, terminated July 8, 2015.

- Announced, July 14, 2015

**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**

## Chicago

Morton Community Bank, Morton, Illinois -- to establish a branch at 2807 East Empire Street, Bloomington.

- Approved, July 15, 2015

**Bank Holding Companies**

## Richmond

Bancshares of Carolina, Inc., Manning, South Carolina -- to become a bank holding company with respect to The Bank of Clarendon, Manning.

- Returned, July 13, 2015

## Minneapolis

Choice Financial Holdings, Inc., Fargo, North Dakota -- to acquire Northland Financial, Steele.

- Approved, July 17, 2015

## Boston

Merchants Bancshares, Inc., South Burlington, Vermont -- waiver of application to acquire NUVO Bank & Trust Company, Springfield, Massachusetts, in connection with its merger with The Merchants Bank, South Burlington, Vermont.

- Withdrawn, July 14, 2015

**Bank Holding Companies**

Kansas City

National Bank Holdings Corporation, Greenwood Village, Colorado, and NBH Colorado Corporation -- to acquire Pine River Bank Corporation (PRB), Bayfield, parent of Pine River Valley Bank; for NBH Colorado Corporation to merge into PRB; and for PRB to merge into National Bank Holdings Corporation.

- Approved, July 15, 2015

Atlanta

NOA Bancorp, Inc., Duluth, Georgia -- to become a bank holding company by acquiring NOA Bank, Duluth.

- Approved, July 17, 2015

Richmond

Peoples Bancorp, Inc., Chestertown, Maryland -- commitment relief request.

- Granted, July 14, 2015

**Bank Mergers**

Kansas City

Bank of Blue Valley, Overland Park, Kansas -- to assume certain liabilities of the Overland Park branch of The Federal Savings Bank, Chicago, Illinois.

- Approved, July 13, 2015

**Change in Bank Control**

Atlanta

Quantum Capital Corp., Suwanee, Georgia -- change in bank control of Quantum Capital Corp. and its subsidiary, Quantum National Bank, Suwanee.

- Permitted, July 17, 2015

**Extensions of Time**

St. Louis

Alliance Bancshares, Inc., Cape Girardeau, Missouri -- extension to October 26, 2015, to acquire Tammcorp, Inc., Tamms, Illinois, and thereby indirectly acquire Capaha Bank SB; and for Tammcorp Acquisition Corporation, Cape Girardeau, to become a bank holding company by acquiring Tammcorp, Inc., and thereby indirectly acquiring Capaha Bank SB.

- Granted, July 17, 2015

**Financial Holding Companies**

St. Louis

Bancorp of Southern Indiana, Seymour, Indiana -- election to become a financial holding company.

- Effective, July 16, 2015

Minneapolis

CNB Financial Corporation, Litchfield, Minnesota -- election to become a financial holding company.

- Effective, July 16, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 77 Highland Avenue, East Providence, Rhode Island pursuant to Section 208.6 of Regulation H.	Newspaper:	07/23/2015
			Federal Register:	Not applicable
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 132 East Main Road, Middletown, Rhode Island pursuant to Section 208.6 of Regulation H.	Newspaper:	07/23/2015
			Federal Register:	Not applicable
SOUTH SHORE MUTUAL HOLDING COMPANY	* 4c8	Filing by South Shore Mutual Holding Company, Weymouth, Massachusetts, to acquire Satuit MHC, and its wholly-owned subsidiary, Scituate Federal Savings Bank, both of Scituate, Massachusetts, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF NEW YORK MELLON, THE	Other Foreign	The Bank of New York Mellon, on behalf of BNY International Financing Corporation, both of New York, New York and Mellon Overseas Investment Corporation, Greenville, Delaware, to amend their respective Articles of Association with regards to the relocation of its corporate headquarters from One Wall Street to 225 Liberty Street, New York, New York.	Newspaper: Federal Register:	Not applicable Not applicable
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office to be located at 42 Waller Avenue, White Plains, New York.	Newspaper: Federal Register:	Not available Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FVCBANKSHARES, INC.	3A1	FVCBankshares, Inc., Fairfax, Virginia, has submitted a notification to become a one bank holding company for First Virginia Community Bank, Fairfax, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ATLANTIC CAPITAL BANCSHARES, INC.	CIC	Prior change in control notice filed by Trident IV, L.P.; Trident IV Professionals Fund, L.P.; Trident Capital IV, L.P.; Stone Point Capital LLC; Stone Point GP Ltd.; CD Trident III, LLC; JC Trident GP, LLC; DW Trident GP, LLC; NZ Trident GP, LLC; Charles A. Davis, all of Greenwich, Connecticut; James D. Carey, Riverside, Connecticut; David J. Wermuth, New York, New York; and Nicolas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares and thereby control of Atlantic Capital Bancshares, Inc., and its subsidiary, Atlantic Capital Bank, both of Atlanta, Georgia.	Newspaper: Federal Register:	Not available 08/05/2015
CUMBERLAND BANCORP, INC.	CIC	After-the-fact change in control notice filed by Anthony Thomas Moore and Allison Tate Moore, both of Burns, Tennessee, to retain 12.076 percent of the outstanding shares of Cumberland Bancorp, Inc., and its subsidiary, Cumberland Bank & Trust Company, both of Clarksville, Tennessee.	Newspaper: Federal Register:	Not available Not available
HOME BANCORP, INC.	* 4c8	Home Bancorp, Inc., Lafayette, Louisiana, to acquire Louisiana Bancorp, Inc., Metairie, Louisiana, and thereby acquire Bank of New Orleans, Metairie, Louisiana, a federal savings association.	Newspaper: Federal Register:	07/27/2015 07/30/2015
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, to make 20 low income housing welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NEW BANCORP, INC.	* SLHC Formation	New Bancorp, Inc., a newly formed Maryland Corporation, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of New Buffalo Savings Bank, both of New Buffalo, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of New Buffalo Savings Bank, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 07/10/2015
PARKWAY BANCORP, INC.	* 4c8	Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois, and indirectly acquire Park Federal Savings Bank, Chicago, Illinois, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y and Section 4(c)(8) of the BHC Act.	Newspaper: Federal Register:	Not available 08/07/2015
SBC, INCORPORATED	CIC	Mary K. Sullivan, individually, and as trustee of the following trusts: The John C. Wheeler Irrevocable Trust dated 7/14/89 FBO John Douglas Wheeler; The Mary Alice Wheeler Trust FBO John Douglas Wheeler dated 4/28/98; and The Mary Alice Wheeler Trust FBO John D. Wheeler Family dated 4/12/06, together with John D. Wheeler, as trustee of The John D. Wheeler Revocable Trust, as a group acting in concert, to acquire, 100 percent of the shares and thereby control of SBC, Incorporated, Countryside, Illinois, and thereby indirectly control Countryside Bank, Countryside, Illinois, pursuant to the Change in Bank Control Act of 1978 (12 U.S.C. 1817(j)).	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEAR STATE FINANCIAL, INC.	* 3A3	Bear State Financial, Inc., Little Rock, Arkansas, to acquire 100 percent of Metropolitan National Bank, Springfield, Missouri.	Newspaper:	08/06/2015
			Federal Register:	08/14/2015
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire, through merger, Florida Business BancGroup, Inc., Tampa, Florida, and thereby indirectly acquire Bay Cities Bank, Tampa, Florida.	Newspaper:	08/11/2015
			Federal Register:	08/10/2015

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis  
Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REPUBLIC BANCSHARES, INC.	CIC	Change in Control notice by Larry W. Nelson, Lake Mary, Florida, as Personal Representative of the Jen0 F. Paulucci Estate, Sanford, Florida, to retain 25 percent or more of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly retain control of Republic Bank, Inc., Duluth, Minnesota.	Newspaper: Federal Register:	07/24/2015 07/24/2015
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 32.48% 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: Federal Register:	Not available Not available
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Fred Bormann, Mitchell, South Dakota, to acquire 25 percent or more of the shares of United Bancorporation, Osseo, Wisconsin, and thereby indirectly gain control of Farmers State Bank, Stickney, South Dakota; United Bank, Osseo, Wisconsin, Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper: Federal Register:	Not available 08/03/2015
WEST CONCORD BANCSHARES, INC.	CIC	Change in Control notice by Mary Ellen Organ, individually and as part of the Organ Family Group, to retain 25% or more of the shares of West Concord Bancshares, Inc., West Concord, Minnesota, and thereby indirectly retain control of Farmers State Bank of West Concord, West Concord, Minnesota. In addition, Mary Ellen Organ, West Concord, Minnesota, Erick Organ, Pine Island, Minnesota, and Kenneth Organ, Northfield, Minnesota, to join the Organ Family Control group.	Newspaper: Federal Register:	Not available 07/07/2015

\* Subject to the provisions of the Community Reinvestment Act

**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	

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS BANK OF NORTHERN MISSOURI	* 18C * Branch	Farmers Bank of Northern Missouri, Unionville, Missouri, to merge with Flowers National Bank, Cainsville, Missouri, and incident thereto to establish branches in Cainsville and Bethany, both in Missouri.	Newspaper: Federal Register:	Not available Not applicable
FIRST STATE BANK NEBRASKA	* Branch	First State Bank Nebraska, Lincoln, Nebraska, to establish a branch at 2701 Grainger Parkway, Lincoln, Nebraska.	Newspaper: Federal Register:	07/24/2015 Not applicable
HYS INVESTMENTS, LLC	* 3A3	HYS Investments, LLC, to acquire additional voting shares up to 26.10 percent of BOTS, Inc., parent of VisionBank, all in Topeka, Kansas.	Newspaper: Federal Register:	08/14/2015 08/14/2015

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
2013 MONTE HULSE FAMILY IRREVOCABLE TRUST I, THE	* 3A3	The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas, to acquire up to 30 percent of FCT Bancshares, Inc., Waco, Texas, and thereby indirectly, First National Bank of Central Texas, Waco, Texas.	Newspaper: Federal Register:	08/09/2015 08/10/2015
EMORY BANCSHARES, INC.	CIC	Retroactive Notice by the Armstrong 2011 Family Trust, Nelba Armstrong, trustee, Emory, Texas; J. Russell Armstrong 2011 GST Trust, John Russell Armstrong, Jr., trustee, Commerce, Texas; J. Russell Armstrong Trust, John Russell Armstrong, Jr., and Lannette Armstrong Beaver, co-trustees, Commerce, Texas; Lannette A. Beaver 2011 GST Trust, Nancy Lannette Armstrong Beaver, trustee, Emory, Texas; N. Lannette Armstrong Beaver Trust, John Russell Armstrong, Jr., and Lannette Armstrong Beaver, co-trustees, Emory, Texas; John Russell Armstrong, Jr., Commerce, Texas; Lee Armstrong, Commerce, Texas, Matthew Russell Armstrong, Baton Rouge, Louisiana; Lannette Armstrong Beaver, Emory, Texas; Rachel Lee Armstrong, Los Angeles, California; Steve Beaver, Emory, Texas; Ryan Embry Beaver, Nashville, Tennessee; Cody Russell Beaver, Emory, Texas; Brin Ashley Parnell, Waco, Texas, collectively acting as a group in concert, to retain and control 25 percent of more of Emory Bancshares, Inc., and indirectly The First National Bank of Emory, both of Emory, Texas.	Newspaper: Federal Register:	08/03/2015 07/31/2015
FRIENDSWOOD CAPITAL CORPORATION	* 3A1	Application filed by Friendswood Capital Corporation, Houston, Texas, to become a bank holding company by virtue of the conversion of Texan Bank, Houston, Texas, from a federal savings bank to a national bank charter.	Newspaper: Federal Register:	07/29/2015 07/30/2015
GREEN BANCORP, INC.	* 3A5	Green Bancorp, Inc., Houston, Texas, to acquire by merger Patriot Bancshares, Inc., Houston, Texas, and therefore indirectly Patriot Bank, Houston, Texas.	Newspaper: Federal Register:	08/09/2015 08/07/2015
JSA FAMILY LIMITED PARTNERSHIP	* 3A3	JSA Family Limited Partnership, Jacksonville, Texas, and Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas, to acquire up to 16 percent and 15 percent, respectively, of the common shares of Austin Bancorp, Inc., Jacksonville, Texas, and therefore indirectly Austin Bank, Texas National Association, Jacksonville, Texas.	Newspaper: Federal Register:	08/08/2015 08/10/2015
KIMBLE COUNTY BANCSHARES, INC.	* 3A1	Kimble County Bancshares, Inc., Junction, Texas, to become a bank holding company by acquiring 100 percent of First State Bank, Junction, Texas.	Newspaper: Federal Register:	Not available 08/10/2015

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending July 18, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	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

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act