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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. 48*

*Week Ending November 28, 2015*

Forms

Forms -- initial Board review to extend with revision the Semiannual Report of Derivatives Activity (FR 2436) and Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036).

- Proposed, November 24, 2015

Forms -- final Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with Bank Secrecy Act Compliance Programs and the Recordkeeping and Disclosure Requirements Associated with Regulation II (Reg II).

- Approved, November 24, 2015

Regulations and Policies

Capital Plan and Stress Test Rules -- final rule to amend 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 cycle.

- Approved, November 24, 2015

Enforcement

The Bank of Monroe, Union, West Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 24, 2015

Tri-County Bank, Brown City, Michigan -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 24, 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**

## St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 4801 South University Drive, Fort Lauderdale, Florida.

- Approved, November 25, 2015

## Richmond

Xenith Bank, Richmond, Virginia -- to establish a branch at 2325 Dulles Corner Boulevard, Herndon.

- Approved, November 24, 2015

**Bank Holding Companies**

## San Francisco

CMUV Bancorp, El Centro, California -- to become a bank holding company by acquiring Community Valley Bank, El Centro.

- Approved, November 23, 2015

## Atlanta

Empresas Juan Yarur SpA, Santiago, Chile, and Banco de Credito e Inversiones -- to establish BCI Securities, Inc., Miami, Florida, and thereby engage in certain broker-dealer activities.

- Approved, November 25, 2015

**Bank Holding Companies**

Richmond

Premier Financial Bancorp, Inc., Huntington, West Virginia -- to acquire First National Bankshares Corporation, Ronceverte, and thereby indirectly acquire First National Bank.

- Approved, November 23, 2015

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments.

- Granted, November 23, 2015

**Banks, State Member**

St. Louis

Central Bank of St. Louis, Clayton, Missouri -- to make a public welfare investment.

- Approved, November 19, 2015

(A/C)

San Francisco

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, November 23, 2015

**Change in Bank Control**

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- change in bank control of Level One Bancorp, Inc., and its subsidiary, Level One Bank, Farmington Hills.

- Permitted, November 25, 2015

**Change in Bank Control**

Atlanta

MidCountry Financial Corp, Macon, Georgia -- change in bank control of MidCountry Financial Corp and its subsidiary, MidCountry Bank, Marion, Illinois.

- Withdrawn, November 25, 2015

Richmond

Premara Financial, Inc., Charlotte, North Carolina -- change in bank control of Premara Financial, Inc., and its subsidiary, Carolina Premier Bank, Charlotte.

- Permitted, November 23, 2015

**Extensions of Time**

Richmond

Community Bank of the Chesapeake, Waldorf, Maryland -- extension to December 3, 2015, to establish a branch at 421 William Street, Fredericksburg, Virginia.

- Granted, November 25, 2015

New York

Morgan Stanley, New York, New York -- one-year extension of time to divest or conform certain impermissible activities.

- Withdrawn, November 24, 2015

**Regulations and Policies**

Secretary

Regulation Z (Truth in Lending) -- annual interagency announcement of the dollar amount used to determine whether a small loan is exempt from the special appraisal requirements for higher-priced mortgage loans.

- Approved, November 18, 2015

(A/C)

**Regulations and Policies**

Secretary

Regulations Z (Truth in Lending) and M (Consumer Leasing) -- final interagency rules announcing the dollar thresholds for exempt consumer credit and consumer lease transactions, in accordance with the Dodd-Frank Act.

- Approved, November 18, 2015

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN BANCORP, INC.	4c8	Section 4 (c) (8) notice filed by Northern Bancorp, Inc. to make, through its wholly-owned subsidiary, Northern Bank & Trust Company, both of Woburn, Massachusetts, a minority investment in SmartNest, Inc. and thereby to engage in providing collection agency and data processing services pursuant to Section 225.22 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RADIUS INVESTMENT CORP.	* SLHC Formation	Application by Radius Investment Corp., Boston, Massachusetts, and Radius Merger Sub., Inc., Boston, Massachusetts, both newly formed companies, to become savings and loan holding companies by acquiring Radius Bancorp, Inc. and therefore Radius Bank, both of Boston, Massachusetts, its wholly owned subsidiary federal savings association.	Newspaper:	Not available
			Federal Register:	12/07/2015

**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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/23/2015
			Federal Register:	Not available

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location

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NONE

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ATLANTIC COMMUNITY BANCSHARES INC	3A1 * 18C	Atlantic Community Bancshares, Inc., Camp Hill, PA, to become a bank holding company by acquiring Atlantic Community Bankers Bank ("ACBB"), Camp Hill, PA, through the merger of ACBB with Atlantic Community Bankers Interim Bank, Camp Hill, PA.	Newspaper: Federal Register:	Not available Not applicable
FULTON FINANCIAL CORPORATION	PWI	Fulton Financial Corporation, Lancaster, PA requests prior approval to make two additional public welfare investments in excess of 5 percent of the company's consolidated capital stock and surplus under Section 225.127 of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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Institution	Location

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 28, 2015**

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

**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

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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL BANCGROUP, INC.	CIC	Prior change in control notice filed by VHS Grantor Retained Annuity Trust #1 and Martha Sigmon Spurlock as trustee, Big Stone Gap, Virginia, to acquire 27.09 percent of the outstanding voting shares of, and thereby control, Commercial Bancgroup, Inc., and its subsidiary bank, Commercial Bank, both of Harrogate, Tennessee.	Newspaper: Federal Register:	12/08/2015 12/11/2015
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/27/2015 Not available

**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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRIDGEVIEW BANCORP, INC.	CIC	Thomas P. Haleas, Clarendon Hills, Illinois, Peter J. Haleas, Evanston, Illinois, Peter E. Haleas Sarasota, Florida, and Sophia M. Haleas, Clarendon Hills, Illinois, as a group acting in concert to retain 25 percent or more of the shares of Bridgeview Bancorp, Inc., Bridgeview, Illinois and thereby indirectly control Bridgeview Bank Group, Bridgeview, Illinois.	Newspaper:	12/01/2015
			Federal Register:	12/09/2015
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan applied to the Federal Reserve Board for permission to establish a mobile branch (courier service) that will serve business customers in the following counties: Alcona, Allegan, Alpena, Antrim, Arenac, Bay, Barry, Benzie, Berrien, Branch, Calhoun, Cass, Cheboygan, Charlevoix, Clare, Crawford, Emmet, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Isabella, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Tuscola, Van Buren, and Wexford.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMUNITY FINANCIAL CORP.	* 3A3	Community Financial Corp., Edgewood, Iowa, to acquire 100 percent of Linn County State Bank, Coggon, Iowa.	Newspaper:	11/26/2015
			Federal Register:	11/27/2015
FIRST MIDWEST BANCORP, INC.	* 3A5 * 18C * Branch	First Midwest Bancorp, Itasca, IL to merge with NI Bancshares, Sycamore, IL and thereby acquire the National Bank & Trust Co of Sycamore, IL. In addition to this proposal, First Midwest Bank, Itasca, Illinois to merge with the National Bank & Trust Company of Sycamore, Sycamore, Illinois. As a result of the merger, First Midwest Bank, Itasca, IL will establish 10 branches.	Newspaper:	Not available
			Federal Register:	Not available
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with its sister bank, Ackley State Bank, Ackley, Iowa. As a result of the merger, all locations of Ackley State Bank will become branches of GNB Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
LEVEL ONE BANCORP, INC.	* 3A3	Level One Bancorp, Inc., Farmington Hills, Michigan, to acquire Bank of Michigan, Farmington Hills, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
TOWN AND COUNTRY FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Town and Country Financial Corporation, Springfield, Illinois, to merge with West Plains Investors, Inc., and thereby indirectly acquire Premier Bank of Jacksonville, both of Jacksonville, Illinois and an application by Town and Country Bank, Springfield, Illinois, to merge with Premier Bank of Jacksonville and operate all offices of Premier Bank of Jacksonville as branches.	Newspaper:	Not available
			Federal Register:	11/30/2015

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF THE OZARKS INC	* 3A5	Bank of the Ozarks, Inc., Little Rock, Arkansas, to merge with Community & Southern Holdings, Inc., Atlanta, Georgia, and thereby indirectly acquire Community & Southern Bank, Atlanta, Georgia.	Newspaper:	12/20/2015
			Federal Register:	12/21/2015

**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

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NONE

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DARWIN BANCSHARES, INC.	* 3A5	Darwin Bancshares, Inc., Darwin, Minnesota, to merge with Winthrop Bancshares, Inc., Winthrop, Minnesota, and thereby indirectly acquire Winthrop State Bank, Winthrop, Minnesota.	Newspaper: Federal Register:	12/02/2015 11/30/2015
STATE BANKSHARES, INC.	4c8	State Bankshares, Inc. of Fargo North Dakota to acquire an additional 51% of Discovery Benefits, Inc. of Fargo North Dakota and thereby engage in trust company functions; financial and investment advisory activities; management consulting and counseling activities; and data processing activities.	Newspaper: Federal Register:	Not applicable Not applicable
TRADITION BANCSHARES, INC.	4c8	Tradition Bancshares, Inc., Edina, Minnesota, to acquire 22% of First Lawyers Trust Company, Rapid City, South Dakota.	Newspaper: Federal Register:	Not applicable Not available
TYSAN CORPORATION, THE	CIC	James N. Sanders, Plymouth, Minnesota, as managing member of Thanh Van LLC, Minneapolis, Minnesota, (TV LLC), Van Sanders, Plymouth, Minnesota, as managing member of JNS LLC, Minneapolis, Minnesota (JNS LLC), and James N. Sanders and Van Sanders as trustees of The Van Sanders Revocable Trust, Minneapolis, Minnesota, (Trust), to acquire shares and join the Tychman/Sanders Group, which controls 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota, and thereby gain control of Lake Community Bank, Long Lake, Minnesota, and Pine Country Bank, Little Falls, Minnesota.	Newspaper: Federal Register:	Not available Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST MIDWEST ACQUISITION CORPORATION	CIC	William H. Croak and his spouse Sherri L. Croak, John R. Croak and his spouse Heather M. Croak, and Shelly Croak Yocham and her spouse Tobin N. Yocham, all of Oklahoma City, Oklahoma, either individually and/or as Co-Trustees of the Croak Family Holdings Trust under agreement dated effective July 1, 2015, of Midwest City, Oklahoma, and the John R. and Heather M. Croak Family Trust dated June 30, 2005, the William H. and Sherri L. Croak Family Trust dated June 30, 2005, and the Tobin N. & Shelly Croak Yocham Family Trust dated October 1, 2015, all of Oklahoma City, Oklahoma, and said individuals as members of the Croak family control group acting in concert, to acquire control of First Midwest Acquisition Corporation, Midwest City, Oklahoma, parent company of FNB Community Bank, Midwest City, Oklahoma and FinancePoint, Inc. of Del City, Oklahoma.	Newspaper: Federal Register:	12/09/2015 12/11/2015
HERITAGE BANCSHARES, INC	CIC	Notification submitted by the James A. Klausman Heritage Bancshares Stock Trust and James Albert Klausman, Topeka, Kansas, as Trustee, to retain control of Heritage Bancshares Inc., Topeka, Kansas, parent of Heritage Bank, Topeka, Kansas.	Newspaper: Federal Register:	Not available 12/08/2015
HERITAGE BANCSHARES, INC	CIC	Notification submitted by the Floyd C. Eaton, Jr. Heritage Bancshares Stock Trust and Floyd Charles Eaton Jr., Auburn, Kansas, as Trustee, to retain control of Heritage Bancshares Inc., Topeka, Kansas, parent of Heritage Bank, Topeka, Kansas.	Newspaper: Federal Register:	Not available 12/08/2015
RCB BANK	* Branch	RCB Bank, Claremore, Oklahoma, to establish a branch at 3151 West Tecumseh Road, Suite 200, Norman, Oklahoma.	Newspaper: Federal Register:	11/30/2015 Not applicable
STOCKMENS FINANCIAL CORPORATION	4c8	Stockmens Financial Corporation, Rapid City, South Dakota, to acquire 22 percent of First Lawyers Trust Company, Rapid City, South Dakota, and to continue to engage in trust activities. In relation to this transaction, Stockmens Limited Partnership, Rapid City, South Dakota, parent company of Stockmens Financial Corporation, to engage indirectly in trust activities through this acquisition of 22 percent of First Lawyers Trust Company, Rapid City, South Dakota.	Newspaper: Federal Register:	Not applicable Not available

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WHITCORP FINANCIAL COMPANY	CIC	Notification submitted by Jennifer Whitham-Jensik, Fredonia, Kansas, as trustee of the Tyler F. Whitham Irrevocable Trust and the Jessica P. Frampton Irrevocable Trust, both of Garden City, Kansas (collectively, the Trusts), to individually increase her control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado, to greater than 25 percent. Additionally, notification submitted by Jessica P. Frampton, as trustee of the Jessica P. Frampton Irrevocable Trust, and the Trusts, to acquire shares and become members of the Whitham Control Group, which is a group that acting in concert that controls 25 percent or more of Whitcorp Financial Company.	Newspaper:	Not available
			Federal Register:	12/07/2015

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRISCOE RANCH, INC.	CIC	Retroactive Notice by Dolph Briscoe, III, Carrizo Springs, Texas, individually and as trustee of the Dolph Briscoe, III Child's Disclaimer Trust, Dolph Briscoe IV Trust and James Leigh Briscoe Trust; Janey B. Marmion, Uvalde, Texas, individually and as trustee of the Janey B. Marmion Revocable Trust and the Janey B. Marmion Child's Trust No. 2; Cele B. Carpenter, Dallas, Texas, individually and as trustee of the Cele B. Carpenter Child's Disclaimer Trust and Cele B. Carpenter 2008 Trust; John W. Carpenter, III, Dallas, Texas, trustee of the Benjamin H. Carpenter 2012 Legacy Trust, Austin W. Carpenter 2012 Legacy Trust and Bonner B. Carpenter 2012 Legacy Trust; Dolph Briscoe, IV, Austin, Texas; James Leigh Briscoe, Uvalde, Texas; Benjamin H. Carpenter, II, Dallas, Texas; Austin W. Carpenter, Dallas, Texas; and Bonner B. Carpenter, Dallas, Texas; collectively acting as a group in concert, to retain and control 25 percent or more of Briscoe Ranch, Inc., Uvalde, Texas, and indirectly First State Bank of Uvalde, Uvalde, Texas and Security State Bank, Pearsall, Texas.	Newspaper: Federal Register:	Not available 12/14/2015
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 314 South WW White Road, San Antonio, Texas 78219.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 2421 East 7th Street, Austin, Texas 78702.	Newspaper: Federal Register:	Not available Not applicable
NORMANGEE BANCSHARES, INC.	* 3A1	Application by Normangee Bancshares, Inc., Normangee, Texas, to become a bank holding company by acquiring 100 percent of Normangee State Bank, Normangee, Texas.	Newspaper: Federal Register:	Not available 11/27/2015
RED RIVER BANCORP, INC.	CIC	Retroactive notice for The Morris Family Trust, Frank E. Morris and Janet G. Morris, Gainesville, Texas, as Trustees, to retain and control greater than 10 percent of Red River Bancorp, Inc., and indirectly, First State Bank, both of Gainesville, Texas, and to join the Morris Family Group, a group acting in concert approved on October 20, 2015 under Section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available

**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.

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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending November 28, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	07/15/2014
			Federal Register:	Not available
PACIFIC PREMIER BANCORP, INC.	* 3A3 * 18C * Branch	Pacific Premier Bancorp, Inc., Irvine, California, to acquire via merger Security California Bancorp, and thereby indirectly acquire Security Bank of California, both of Riverside, California; 2)Pacific Premier Bank, Irvine, California, to merge with Security Bank of California, Riverside, California; and 3)Pacific Premier Bank, Irvine, California, to acquire six branch offices of Security Bank of California, Riverside, California.	Newspaper:	11/05/2015
			Federal Register:	11/09/2015

**District: 12**

**Federal Reserve Bank of San Francisco**

**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.

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- 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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act