
Federal Reserve Release



H.2

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

No. 49

Week Ending December 5, 2015

Testimony and Statements

Economic Outlook -- statement by Chair Yellen before the Joint Economic Committee of the U.S. Congress on the economic outlook.

- Published, December 3, 2015

Forms

Forms -- initial Board review (1) to extend with revision the Consolidated Financial Statements for Holding Companies (FR Y-9C) and Annual Report of Foreign Banking Organizations (FR Y-7); and (2) to extend without revision the other forms that make up the family of FR Y-9 reports (FR Y-9LP, FR Y-9SP, FR Y-9ES, and FR Y-9CS) and the other forms that make up the family of structure reports (FR Y-6, FR Y-10, and FR Y-10E), respectively.

- Proposed, November 21, 2015

(A/C)

Forms -- final Board review to extend without revision the requirements for Disclosure and Reporting of CRA-Related Agreements (Regulation G).

- Approved, December 2, 2015

Regulations and Policies

Regulation A (Extensions of Credit by Federal Reserve Banks) -- final rule to implement changes made by the Dodd-Frank Act to the Federal Reserve's emergency lending authority under the Federal Reserve Act.

- Approved, November 30, 2015

Regulatory Capital Rules (Regulation Q) -- final rule amending the Board's regulatory capital framework in relation to nontraditional capital structures.

- Approved, November 24, 2015

(A/C)

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the twelve Federal Reserve Banks for 2016.

- Announced, December 4, 2015

Enforcement

Columbus Junction State Bank, Columbus Junction, Iowa -- written agreement issued May 22, 2014, terminated December 1, 2015.

- Announced, December 3, 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**

Boston

Brookline Bank, Brookline, Massachusetts -- to establish a branch at 1220 Boylston Street, Chestnut Hill.

- Approved, November 30, 2015

Atlanta

Central State Bank, Calera, Alabama -- to establish a branch at 9331 Alabama Highway 119, Alabaster.

- Approved, December 1, 2015

St. Louis

Diamond Bank, Murfreesboro, Arkansas -- to establish a branch at 2215 East Parkway, Russellville.

- Approved, December 2, 2015

Chicago

The Garrett State Bank, Garrett, Indiana -- to establish a branch at 502 South Gonser Street, Ashley.

- Approved, December 3, 2015

Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at 4476 North High Street, Columbus, and to exceed the limit on investment in bank premises.

- Approved, December 3, 2015

Bank Branches, Domestic

Richmond

Virginia Partners Bank, Fredericksburg, Virginia -- to establish a branch at 4210 Plank Road, Fredericksburg.

- Approved, December 2, 2015

Bank Holding Companies

Kansas City

Carroll County Bancshares, Inc., Carrollton, Missouri -- to acquire shares of Adams Dairy Bancshares, Inc., Blue Springs, and thereby indirectly acquire Adams Dairy Bank.

- Approved, December 1, 2015

St. Louis

Citizens Bancshares of Batesville, Inc., Batesville, Arkansas -- to acquire Parkway Bank, Rogers; and for The Citizens Bank, Batesville, to merge with Parkway Bank, Rogers, and to retain the acquired facilities as branches.

- Approved, December 4, 2015

Cleveland

Citizens National Corporation, Paintsville, Kentucky -- to acquire Alliance Banking Company, Winchester.

- Approved, December 4, 2015

Dallas

Community Bank Holdings of Texas, Inc., Corsicana, Texas -- to acquire StarBanc Holding Company, Fort Worth, and indirectly acquire Star Bank of Texas.

- Approved, December 1, 2015

Bank Holding Companies

Chicago

Community Financial Corp., Edgewood, Iowa -- to acquire Linn County State Bank, Coggon.

- Approved, December 4, 2015

Director, BS&R

Deutsche Bank AG, Frankfurt, Germany -- relief from certain commitments.

- Granted, December 2, 2015

Chicago

First Illinois Corporation, Decatur, Illinois, and HPB Holdings, Inc. -- to become bank holding companies upon the conversion of Hickory Point Bank and Trust, FSB, Decatur, from a federal savings bank to a commercial bank.

- Approved, December 3, 2015

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire Twin Lakes Community Bank, Flippin.

- Approved, December 2, 2015

Chicago

Fort Madison Financial Company, Fort Madison, Iowa -- to acquire Keokuk Savings Bank & Trust Company, Keokuk.

- Approved, December 3, 2015

St. Louis

Lincoln County Bancorp, Inc., Troy, Missouri -- to acquire shares of New Frontier Bancshares, Inc., St. Charles, and thereby indirectly acquire New Frontier Bank.

- Approved, December 2, 2015

Bank Holding Companies

Secretary

Pacific Premier Bancorp, Inc., Irvine, California -- to merge with Security California Bancorp, Riverside; and for Pacific Premier Bank, Irvine, to merge with Security Bank of California, Riverside, and thereby establish branches.

- Approved, December 1, 2015

Richmond

Park Sterling Corporation, Charlotte, North Carolina -- to acquire First Capital Bancorp, Inc., Glen Allen, Virginia, and thereby indirectly acquire First Capital Bank.

- Approved, December 4, 2015

Chicago

Town and Country Financial Corporation, Springfield, Illinois -- to merge with West Plains Investors, Inc., Jacksonville, and thereby indirectly acquire Premier Bank of Jacksonville; and for Town and Country Bank, Springfield, to merge with Premier Bank of Jacksonville and thereby establish branches.

- Approved, December 4, 2015

Bank Mergers

St. Louis

Lindell Bank & Trust Company, St. Louis, Missouri -- to merge with Concord Bank, St. Louis, and to retain the acquired facility as a branch; and a companion filing by Lindell Bank & Trust Co.'s parent, First Illinois Bancorp, Inc., East St. Louis, Illinois, to acquire Concord Bancshares, Inc., St. Louis, Missouri, and thereby indirectly acquire Concord Bank.

- Approved, December 4, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Paulson & Co. Inc., New York, New York, et al. -- relief from certain commitments.
- Granted, December 2, 2015

Director, BS&R

Paulson & Co. Inc., New York, New York, et al.; and SkyBridge Capital II, LLC -- relief from certain commitments.
- Granted, November 30, 2015

Change in Bank Control

Kansas City

Blue Valley Ban Corp., Overland Park, Kansas -- to retain control of Blue Valley Ban Corp. and its subsidiary, Bank of Blue Valley, Overland Park.
- Permitted, December 4, 2015

Kansas City

Doniphan Bancshares, Inc., Doniphan, Nebraska -- change in bank control of Doniphan Bancshares, Inc., and its subsidiary, Bank of Doniphan, Doniphan.
- Permitted, December 4, 2015

Extensions of Time

Chicago

Bath State Bancorp, Bath, Indiana -- extension to March 9, 2016, to acquire Orr & Associates, Inc., Connersville, and thereby engage in insurance activities in towns with a population not exceeding 5,000.
- Granted, December 4, 2015

Financial Holding Companies

Chicago

Marquette National Corporation, Chicago, Illinois -- election to become a financial holding company.

- Effective, December 4, 2015

Savings and Loan Holding Companies

Secretary

General Electric Company, Fairfield, Connecticut; General Electric Capital Corporation, Norwalk; and Power Holding LLC, Draper, Utah -- to deregister as savings and loan holding companies.

- Approved, December 2, 2015

Atlanta

Oculina Banc Corp, Vero Beach, Florida -- to merge with its parent company, Colonial Banc Corp, Vero Beach.

- Approved, December 4, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 12/07/2015
STATE STREET BANK AND TRUST COMPANY	PWI	State Street Bank and Trust Company, Boston, Massachusetts, seeks prior approval for a public welfare investment of up to \$35 million in Stratford Fund XVII LP pursuant to section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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
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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 December 5, 2015**

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:	12/23/2015
			Federal Register:	12/31/2015
NORDEA BANK AB (PUBL)	FBSEA	Nordea Bank AB (publ), Stockholm, Sweden, to establish a NY State-licensed branch, in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable

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

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/23/2015
			Federal Register:	Not applicable

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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 December 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEYCORP	* 3A3	Application by KeyCorp, Cleveland, Ohio, to acquire First Niagara Financial Group, Inc., Buffalo, New York and thereby acquire control of First Niagara Bank, NA, Buffalo, New York	Newspaper:	12/30/2015
			Federal Register:	12/31/2015

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 December 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 5, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish the following branches: the Lake Worth Branch, located at 5900 Quebec Street, Fort Worth, Texas; and the Panther Creek Branch, located at 4640 Woodlands Parkway, The Woodlands, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	08/27/2015
			Federal Register:	Not available
PRIMESOUTH BANCSHARES, INC.	CIC	Prior change in control notice filed by Robert Lee Pike, Jr., Panama City, Florida, and the RLP 2012 Children's Trust, Panama City, Florida (Johnna Lombard, Trustee, Manhasset, New York), to acquire more than 10 percent of the outstanding shares of PrimeSouth Bancshares, Inc., and its subsidiary, PrimeSouth Bank, both of Tallassee, Alabama.	Newspaper:	12/14/2015
			Federal Register:	12/23/2015
SEACOAST BANKING CORPORATION OF FLORIDA	* 3A5	Seacoast Banking Corporation of Florida, Stuart, Florida, to merge with Floridian Financial Group, Inc., Lake Mary, Florida, and thereby acquire its subsidiary, Floridian Bank, Daytona Beach, Florida. In connection with this proposal, Seacoast's parent companies, CapGen Capital Group III LP, and CapGen Capital Group III LLC, both of New York, New York, will indirectly acquire Floridian Financial Group, Inc. and Floridian Bank.	Newspaper:	Not available
			Federal Register:	Not available

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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 December 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 FIRST FINANCIAL CORPORATION	CIC	Robert F. Hingst, Trustee of Robert F. Hingst GST Trust; Robert F. Hingst GST Trust; together with William H. Hingst, Trustee of William H. Hingst GST Trust and Trustee of the William H. Hingst Living Trust; William H. Hingst GST Trust and William H. Hingst Living Trust; Robert F. Hingst and Mary M. Hingst, Co Trustees of Mary M. Hingst Living Trust; Mary M. Hingst Living Trust; John C. Hingst; Katherine H. Hingst, all of Kokomo, Indiana; Theodore J. Hingst, Trustee of Theodore J. Hingst GST Trust and Trustee of Ted Hingst Living Trust; Theodore J. Hingst GST Trust and Ted Hingst Living Trust, all of Lafayette, Indiana, as a group acting in concert to retain 10 percent or more of the shares and thereby control Community First Financial Corporation, Kokomo, Indiana, and thereby indirectly control Community First Bank of Indiana, Kokomo, Indiana.	Newspaper:	Not available
			Federal Register:	12/23/2015
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:	12/28/2015
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:	12/24/2015

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
NICOLET BANKSHARES, INC.	* 3A5	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with Baylake Corp., and thereby indirectly acquire Baylake Bank, both in Sturgeon Bay, Wisconsin.	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:	11/28/2015
			Federal Register:	11/30/2015

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 December 5, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DECATUR COUNTY BANK	Member	Decatur County Bank, Decaturville, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST UNITED BANCORP, INC	* 3A5	First United Bancorp, Inc., Madisonville, Kentucky, to merge with Town & Country Financial, Inc., Beaver Dam, Kentucky, and thereby indirectly acquire Bank of Ohio County, Inc., Beaver Dam, Kentucky.	Newspaper: Federal Register:	12/28/2015 01/04/2016
SBW BANCSHARES, INC.	CIC	Notice by John M. Huetsch, individually and as trustee of the John O. Huetsch Trust u/a dated 1/31/2012, both of Waterloo, Illinois, to retain control of greater than 10 percent of SBW Bancshares, Inc., Waterloo, Illinois.	Newspaper: Federal Register:	12/15/2015 12/21/2015
STONE BANCSHARES, INC.	* 3A1	Stone Bancshares, Inc., Mountain View, Arkansas, to become a bank holding company by acquiring 100 percent of Stone Bank, Mountain View, Arkansas.	Newspaper: Federal Register:	12/27/2015 12/31/2015

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

NONE

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 5, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
SARGENT BANKSHARES, INC.	CIC	Austin D. McLaen and Matthew S. McLaen, both of Forman, North Dakota, to retain voting shares of Sargent Bankshares, Inc., Forman, North Dakota, and thereby remain members of the McLaen family shareholder group, which controls 25% or more of Sargent Bankshares, Inc. and thereby indirectly controls Sargent County Bank, Forman, North Dakota.	Newspaper: Federal Register:	Not available 12/23/2015
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 12/28/2015
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 12/15/2015
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 12/15/2015
WEST END FINANCIAL CORP.	* 3A3	West End Financial Corp, Ironwood, Michigan, to acquire 100 percent of Gresham Bancshares, Inc., Gresham, Wisconsin, and thereby indirectly acquire State Bank, Gresham, Wisconsin.	Newspaper: Federal Register:	Not available 01/04/2016

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 December 5, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/13/2015
			Federal Register:	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:	12/13/2015
			Federal Register:	12/08/2015
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:	Not applicable
			Federal Register:	12/15/2015
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

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 5, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP EQUITY FUND, LLC	* 3A3	BankCap Equity Fund LLC, BankCap Partners GP L.P., and BankCap Partners Fund I, L.P., each a registered bank holding company located in Dallas, Texas, to acquire up to 23.2 percent of voting shares of Vista Bancshares, Inc., Ralls, Texas, indirectly through BankCap Partners Opportunity Fund, L.P., Dallas, Texas. Vista Bancshares, Inc., is the parent company of Vista Bank, also of Ralls, Texas.	Newspaper: Federal Register:	Not available 01/04/2016
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:	12/19/2015 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:	11/21/2015 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:	11/21/2015 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:	11/27/2015 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 12/15/2015

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.

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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.

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act