
Federal Reserve Release



H.2

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

No. 51

Week Ending December 19, 2015

Board Operations

Office of Inspector General -- 2016 operating and capital budget.
- Approved, December 16, 2015

Currency

Federal Reserve Notes -- new currency budget for 2016.
- Approved, December 16, 2015

Monetary Policy Implementation

Federal Open Market Committee -- increase in the target range for the federal funds rate to 1/4 percent to 1/2 percent, effective December 17, 2015.
- Announced, December 16, 2015

Interest on Reserves; Discount and Advance Rates -- increase in the (1) interest rate paid on required and excess reserve balances from 1/4 percent to 1/2 percent and (2) primary credit rate from 3/4 percent to 1 percent, both effective December 17, 2015.
- Approved, December 16, 2015

Regulations and Policies

Regulatory Burden Reduction -- publication for comment of the fourth in a series of interagency notices on potential areas for regulatory burden relief for insured depository institutions, as required by the Economic Growth and Regulatory Paperwork Reduction Act.
- Approved, December 10, 2015
(A/C)

Reserve Bank Operations

Federal Reserve Bank Budgets -- operating and capital budgets for the Federal Reserve Banks, Federal Reserve Information Technology, and Office of Employee Benefits for 2016.

- Approved, December 16, 2015

Enforcement

Habib Bank Limited, Karachi, Pakistan, and Habib Bank Limited New York Branch, New York, New York -- issuance of a consent cease and desist order.

- Announced, December 17, 2015

Mid State Banks, Inc., Hawkinsville, Georgia -- written agreement issued June 2, 2010, terminated December 9, 2015.

- Announced, December 15, 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**

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 2875 Northeast 191 Street, Aventura, Florida.

- Approved, December 18, 2015

Chicago

Chemical Bank, Midland, Michigan -- to establish a branch at 100 South Michigan Avenue, Saginaw.

- Approved, December 14, 2015

New York

Elmira Savings Bank, Elmira, New York -- to establish a branch at 602 West State Street, Ithaca.

- Withdrawn, December 16, 2015

Bank Holding Companies

Atlanta

Ameris Bancorp, Moultrie, Georgia -- to merge with Jacksonville Bancorp, Inc., Jacksonville, Florida, and thereby acquire The Jacksonville Bank.

- Approved, December 17, 2015

Kansas City

Farmers Exchange Bancorporation, Inc., Cherokee, Oklahoma -- to acquire The First National Bank of Nash, Nash.

- Approved, December 17, 2015

Bank Holding Companies

Kansas City

Haviland Bancshares, Inc. Employee Stock Ownership Plan, Greensburg, Kansas -- to become a bank holding company by acquiring additional shares of Haviland Bancshares, Inc., Haviland, and The Haviland State Bank and thereby engage indirectly in general insurance activities.

- Approved, December 14, 2015

San Francisco

HomeStreet, Inc., Seattle, Washington -- 1) to become a bank holding company on conversion of HomeStreet Bank, Seattle, from a savings bank to a commercial bank; 2) to retain HomeStreet Capital Corporation and to engage in originating, selling, and servicing multifamily mortgage loans; and 3) election to become a financial holding company.

- Approved, December 17, 2015

Richmond

SCCB Financial Corporation, Columbia, South Carolina -- relief from a commitment.

- Granted, December 18, 2015

Cleveland

TriState Capital Holdings, Inc., Pittsburgh, Pennsylvania, and Chartwell Investment Partners, LLC, Berwyn -- to acquire the assets of The Killen Group, Inc., Berwyn.

- Withdrawn, December 17, 2015

Dallas

WSB Bancshares, Inc., Wellington, Texas -- to acquire XIT Bancshares, Inc., Littlefield, and thereby indirectly acquire Security State Bank.

- Approved, December 16, 2015

Bank Mergers

Chicago

GNB Bank, Grundy Center, Iowa -- to merge with its sister bank, Ackley State Bank, Ackley, and thereby establish branches at the existing locations of Ackley State Bank.

- Approved, December 17, 2015

Dallas

Wellington State Bank, Wellington, Texas -- to merge with Security State Bank, Littlefield, and thereby establish three branches.

- Approved, December 16, 2015

Banking Supervision & Regulation

Director, BS&R

JPMorgan Chase & Co., New York, New York; Citigroup Inc.; The Goldman Sachs Group, Inc.; Morgan Stanley; The Bank of New York Mellon Corporation; Bank of America Corporation, Charlotte, North Carolina; Wells Fargo & Company, San Francisco, California; and State Street Corporation, Boston, Massachusetts -- initial notification of the Director's determination to incorporate a counterparty default scenario component in the firms' company-run stress tests for the cycle beginning January 1, 2016.

- Approved, December 11, 2015

(A/C)

Banks, Foreign

New York

ABLV Bank, AS, Riga, Latvia -- to establish a representative office in New York, New York.

- Withdrawn, December 18, 2015

Banks, Foreign

New York

- DVB Bank SE, Frankfurt, Germany -- to establish a branch in New York, New York.
- Withdrawn, December 14, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

- BSOF Master Fund L.P., New York, New York; EJV Capital, LLC, Arlington, Virginia; 1907 EJV Fund, Ltd.; et al. -- modification of a commitment.
- Granted, December 17, 2015

Director, BS&R

- EJV Capital LLC, Arlington, Virginia -- relief from certain commitments.
- Granted, December 18, 2015

Director, BS&R

- EJV Capital, LLC, Arlington, Virginia -- relief from certain commitments.
- Granted, December 17, 2015

Director, BS&R

- Fortress Investment Group, LLC, New York, New York -- relief from certain commitments.
- Granted, December 14, 2015

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, December 15, 2015

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments (two requests).

- Approved, December 18, 2015

Change in Bank Control

Minneapolis

Fidelity Holding Company, Minnetonka, Minnesota -- change in bank control of Fidelity Holding Company and its subsidiary, Fidelity Bank, Edina.

- Permitted, December 14, 2015

Atlanta

FineMark Holdings, Inc., Fort Myers, Florida -- change in bank control of FineMark Holdings, Inc., and its subsidiary, FineMark National Bank & Trust, Fort Myers.

- Permitted, December 15, 2015

Minneapolis

Walker Ban Co., Walker, Minnesota -- change in bank control of Walker Ban Co. and its subsidiary, First National Bank North, Walker.

- Permitted, December 14, 2015

Extensions of Time

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to March 11, 2016, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, December 14, 2015

Membership

Kansas City

The American National Bank of Sidney, Sidney, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, The American Bank of Sidney, Nebraska.

- Approved, December 16, 2015

San Francisco

Coast National Bank, San Luis Obispo, California -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Withdrawn, December 17, 2015

Richmond

HomeTrust Bank, National Association, Asheville, North Carolina -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, HomeTrust Bank.

- Approved, December 16, 2015

Kansas City

NBH Bank, National Association, Kansas City, Missouri -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, NBH Bank, Greenwood, Colorado.

- Approved, December 17, 2015

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending December 19, 2015**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------|--------------------|---|------------------------------|----------------|
| EASTERN SAVINGS BANK | * Branch | Application by Eastern Savings Bank, Norwich, Connecticut, to establish a new full service branch at 220 W. Town Street, Norwich, Connecticut pursuant to Section 208.6 of Regulation H. | Newspaper: | 12/31/2015 |
| | | | Federal Register: | Not applicable |
| ESB BANCORP MHC | * 3A3 * 3A5 | Applications by: i) ESB Bancorp MHC, Easthampton, Massachusetts ("ESB MHC") to merge with Hometown Community Bancorp MHC, Oxford, Massachusetts ("Hometown MHC"), with ESB MHC as the surviving entity to be known as "Hometown Financial Group, MHC"; and ii) ESB Bancorp, Inc., Easthampton, Massachusetts ("ESB Bancorp"), to merge with Hometown Community Bancorp, Inc., Oxford, Massachusetts ("Hometown Bancorp"), with ESB Bancorp as the surviving entity to be known as "Hometown Financial Group, Inc." pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. Upon consummation of the merger, Easthampton Savings Bank and Hometown Bank will remain separate wholly-owned subsidiaries of Hometown Financial Group, Inc. | Newspaper: | 01/09/2016 |
| | | | Federal Register: | 11/27/2015 |
| PENTUCKET BANK HOLDINGS MHC | * 3A1 * 3A3 | Pentucket Bank Holdings, MHC and Pentucket Bancorp, Inc., both of Haverhill, Massachusetts, to become a mutual holding company and a stock bank holding company, respectively, by acquiring 100 percent of Pentucket Bank, Haverhill, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended. | Newspaper: | 12/31/2015 |
| | | | Federal Register: | 01/14/2016 |

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 December 19, 2015

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------------|--------------------|---|------------------------------|------------|
| NEW YORK COMMUNITY BANCORP, INC. | * 4c8 | New York Community Bancorp, Inc., Westbury, New York, to acquire 100 percent of the voting shares of Astoria Financial Corporation, Lake Success, New York, and indirectly acquire Astoria Bank, Long Island City, New York, and thereby engage in extending credit and servicing loans, and in operating a savings association, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y. | Newspaper: | 01/09/2016 |
| | | | Federal Register: | 01/08/2016 |

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|

NONE

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 19, 2015

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|---|------------------------------|----------------|
| Interim Atlantic Community Bankers Bank | * 18C | Atlantic Community Bankers Bank ("Atlantic"), Camp Hill, PA to merge with and into Interim Atlantic Community Bankers Bank, Camp Hill, PA, pursuant to Atlantic forming a bank holding company, Atlantic Community Bancshares, Inc., Camp Hill, PA. | Newspaper: | 12/23/2015 |
| | | | Federal Register: | Not applicable |

* Subject to the provisions of the Community Reinvestment Act

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 19, 2015

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------------|--------------------|--|---------------------------------|----------------------------------|
| COMMUNITY FIRST BANCORP INC. | CIC | Notice of Change in Bank Control filed by Henry H. Deible, individually, and by the Deible Family, as a group, consisting of Henry H. Deible, Northern Horizons, LLC, Mary M. Deible, Henry H. Deible II, Eugene E. Deible III, Patricia E. Beach, Donald Beach, Timothy Beach, Christopher Beach, Mildred O'Bryon, James E. O'Bryon, Lynne E. Cebulskie and William P. Cebulskie to retain 10% or more of the outstanding shares of Community First Bancorp, Inc., Reynoldsville, PA, thereby indirectly controlling Community First Bank, Reynoldsville, PA. | Newspaper: Federal Register: | Not available Not available |
| PEOPLES BANK, NATIONAL ASSOCIATION | Member | Application by Peoples Bank, Marietta, Ohio to become a member of the Federal Reserve System | Newspaper: Federal Register: | Not applicable Not applicable |

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 19, 2015

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------|--------------------|---|------------------------------|----------------|
| CLEAR MOUNTAIN BANK | * Branch | Clear Mountain Bank, Bruceton Mills, West Virginia, has submitted an application to open a new branch at 320 Southview Drive, Suite 101, Bridgeport, West Virginia. | Newspaper: | 12/24/2015 |
| | | | Federal Register: | Not applicable |

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 December 19, 2015

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|---|---------------------------------|----------------------------------|
| BEACH COMMUNITY BANCSHARES, INC. | CIC | Prior change in control notice filed by Leslie M. Apple, Rensselaer, New York, to acquire 10 percent or more of the outstanding shares of Beach Community Bancshares, Inc., and its subsidiary, Beach Community Bank, both of Fort Walton Beach, Florida. | Newspaper: Federal Register: | Not available Not available |
| CAPSTAR FINANCIAL HOLDINGS, INC. | * 3A1 | CapStar Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of CapStar Bank, both of Nashville, Tennessee. | Newspaper: Federal Register: | Not available 01/08/2016 |
| COMPASS BANK | PWI | Compass Bank, Birmingham, Alabama, request for approval to make 23 low income housing welfare investments. | Newspaper: Federal Register: | Not applicable 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: Federal Register: | 08/27/2015 Not available |
| REGIONS BANK | PWI | Regions Bank, Birmingham, Alabama, request for approval to make twelve low income housing welfare investments. | Newspaper: Federal Register: | Not applicable Not applicable |
| 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: Federal Register: | 01/09/2016 01/04/2016 |

* 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 December 19, 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: | 12/18/2015 |
| | | | Federal Register: | 12/23/2015 |
| EASTERN MICHIGAN FINANCIAL CORPORATION | * 3A5 | Eastern Michigan Financial Corporation, Crosswell, Michigan, to merge with Ruth Bank Corporation, Ruth, Michigan and thereby acquire control of Ruth State Bank, Ruth, Michigan. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| FIRST FARMERS FINANCIAL CORPORATION | * 3A5 * 18C * Branch | First Farmers Financial Corporation, Converse, Indiana, to merge with Century Bank Corp., and thereby indirectly acquire The Citizens Exchange Bank, both of Fairmount, Indiana and an application by First Farmers Bank & Trust Co., Converse, Indiana, to merge with The Citizens Exchange Bank, Fairmount, Indiana, and operate all offices of The Citizens Exchange Bank as branches. | Newspaper: | Not available |
| | | | Federal Register: | 01/11/2016 |

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 19, 2015**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|----------------------------|---|---------------------------------|--------------------------------|
| 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: Federal Register: | Not available 12/28/2015 |
| 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: Federal Register: | Not available 01/04/2016 |
| OAK PARK RIVER FOREST BANKSHARES, INC. | CIC | Walter F. Healy, Oak Park, Illinois, to acquire 15.5 percent of Oak Park River Forest Bankshares, Inc., Oak Park, Illinois and thereby indirectly acquire Community Bank Oak Park River Forest, Oak Park, Illinois. | Newspaper: Federal Register: | Not available Not available |
| VISIONBANK OF IOWA | * Branch | VisionBank of Iowa, Ames, Iowa, to establish a branch at 100 Centennial Drive, Huxley, Iowa. | Newspaper: Federal Register: | 12/15/2015 Not applicable |

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 19, 2015**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------------|--------------------|--|------------------------------|----------------|
| BANK OF THE OZARKS INC | * 3A5 | Bank of the Ozarks, Inc., Little Rock, Arkansas, to merge with C1 Financial Inc., St. Petersburg, Florida, and thereby indirectly acquire C1 Bank, St. Petersburg, Florida. | Newspaper: | 01/19/2016 |
| | | | Federal Register: | Not available |
| CENTENNIAL BANK | * Branch | Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 17 W. Government Street, Pensacola, Florida. | Newspaper: | 12/19/2015 |
| | | | Federal Register: | Not applicable |
| FIRST NATIONAL BANK OF MCGEHEE, THE | Member | The First National Bank of McGehee (to be renamed First NaturalState Bank), McGehee, Arkansas, to become a member of the Federal Reserve System. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| MONTGOMERY BANCORPORATION, INC. | CIC | Notice by Joel A. Montgomery, Jr., St. Louis, Missouri, as trustee, of the RHM IV 2015 Irrevocable Bank Trust, WJM 2015 Irrevocable Bank Trust, JMF 2015 Irrevocable Bank Trust, and the JAMJR 2015 Irrevocable Bank Trust; and Richard H. Montgomery III, Sikeston, Missouri, as trustee, of the MMM 2015 Irrevocable Bank Trust and RHM III 2015 Irrevocable Bank Trust, to retain and increase control of more than 25 percent of the voting shares of Montgomery Bancorporation, Inc., Sikeston, Missouri. | Newspaper: | Not available |
| | | | Federal Register: | 12/31/2015 |

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 19, 2015

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------|--------------------|---|------------------------------|---------------|
| FIRST BANCSHARES CORPORATION | * 3A3 | First Bancshares Corporation, Gladstone, Michigan, to acquire 100 percent of Northern Michigan Bank & Trust, Escanaba, Michigan. | Newspaper: | Not available |
| | | | Federal Register: | 01/14/2016 |
| FIRST FINANCIAL CORPORATION | CIC | Brooks F. Burgum, Fargo, North Dakota, individually, and as a trustee of the Frederick W. Burgum-Katherine J. Burgum 2008 FFC GRAT (Burgum GRAT), Fargo, North Dakota, to retain 25 percent or more of the shares of First Financial Corporation, Arthur, North Dakota. In addition, Burgum GRAT; Frederick W. Burgum, Arthur, North Dakota; and Katherine B. Itterman, Fargo, North Dakota, as members of the Burgum family control group, to retain 25 percent or more of the shares of First Financial Corporation, Arthur, North Dakota, and thereby indirectly retain control of First State Bank of North Dakota, Arthur, North Dakota. | Newspaper: | Not available |
| | | | Federal Register: | 12/28/2015 |
| 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: | 12/19/2015 |
| | | | Federal Register: | 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: | 01/04/2016 |
| | | | Federal Register: | 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 19, 2015**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|---|---------------------------------|----------------------------------|
| CAPITAL BANCSHARES, INC. | CIC | Notification submitted by Allen D. Powell Bank Share Trust, and Allen Powell, as trustee, Linneus, Missouri, to acquire control of Capital Bancshares, Inc., Brookfield, Missouri, parent of Bank of Brookfield-Purdin, N.A., Brookfield, Missouri. | Newspaper: Federal Register: | Not available 01/04/2016 |
| CAPITAL BANCSHARES, INC. | CIC | Notification submitted by Janet McCauslin, Chillicothe, Missouri, and John Littrell, Brookfield, Missouri, as a group acting in concert, to acquire control of Capital Bancshares, Inc., Brookfield, Missouri, parent of Bank of Brookfield-Purdin, N.A., Brookfield, Missouri. | Newspaper: Federal Register: | Not available 01/04/2016 |
| CSBO HOLDINGS, INC. ESOP | * 3A1 | CSBO Holdings, Inc., Employee Stock Ownership Plan, Ridgway, Colorado, to become a bank holding company through the acquisition of 51 percent of the voting shares of CSBO Holdings, Inc., Ridgway, Colorado, and thereby indirectly acquire Citizens State Bank of Ouray, Ouray, Colorado. | Newspaper: Federal Register: | Not available 01/14/2016 |
| NBH BANK, NATIONAL ASSOCIATION | Member | NBH Bank, National Association, Kansas City, Missouri, (to be known as NBH Bank, Greenwood, Colorado), to retain its membership in the Federal Reserve System following its conversion from a national to a state charter. | Newspaper: Federal Register: | Not applicable Not applicable |
| 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: Federal Register: | Not available 12/07/2015 |

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 |
|---------|------------------------|-----------|-----------------|------------|-------------|
|---------|------------------------|-----------|-----------------|------------|-------------|

NONE

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution | Location |

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 19, 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: | Not available |
| | | | Federal Register: | 01/04/2016 |

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 19, 2015**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|---------------------------------|---------------------------------|
| BANK OF HAWAII | * Branch | Bank of Hawaii, Honolulu, Hawaii, to establish a new branch office located at Springs Plaza, Chalan Ale Arnold, Gualo Rai, Saipain, MP. | Newspaper: Federal Register: | Not available Not applicable |
| 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 COMMERCE BANK | * Branch | Pacific Commerce Bank, Los Angeles, California, to convert its existing LPO located at 918 East Green Street, Suite 100, Pasadena, California, into a full-service branch office. | Newspaper: Federal Register: | 12/24/2015 Not applicable |
| RBB BANCORP | * 3A5 | RBB Bancorp, Los Angeles, California, to merge with TFC Holding Company, and thereby indirectly acquire Tomato Bank, both of Alhambra, California. | Newspaper: Federal Register: | Not available Not available |
| WESTAMERICA BANCORPORATION | CIC | Change in Bank Control Notice filed by T. Rowe Price Associates, Inc., Baltimore, Maryland, to retain 10 percent or more of Westamerica Bancorporation, and thereby indirectly in its subsidiary, Westamerica Bank, both of San Rafael, California. | Newspaper: Federal Register: | Not available Not available |

District: 12

Federal Reserve Bank of San Francisco

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