
Federal Reserve Release



H.2

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

No. 2

Week Ending January 9, 2016

Forms

Forms -- final Board review to revise and extend the Annual Company-Run Stress Test Report for State Member Banks, Bank Holding Companies, and Savings and Loan Holding Companies with Total Consolidated Assets Greater Than \$10 Billion and Less Than \$50 Billion (FR Y-16).

- Approved, January 4, 2016

Enforcement

Covenant Bancgroup, Inc., Leeds, Alabama -- written agreement with the Federal Reserve Bank of Atlanta and the Alabama State Banking Department.

- Announced, January 7, 2016

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**

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- to establish a branch at 320 Southview Drive, Bridgeport.

- Approved, January 8, 2016

Boston

Eastern Savings Bank, Norwich, Connecticut -- to establish a branch at 220 West Town Street, Norwich.

- Approved, January 8, 2016

San Francisco

Pacific Commerce Bank, Los Angeles, California -- to convert its loan production office at 918 East Green Street, Pasadena, to a full-service branch.

- Approved, January 7, 2016

Bank Holding Companies

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Approved, January 7, 2016

Philadelphia

Covenant Financial, Inc., Doylestown, Pennsylvania -- to become a bank holding company by acquiring Covenant Bank, Doylestown.

- Approved, January 6, 2016

Bank Holding Companies

Chicago

Eastern Michigan Financial Corporation, Croswell, Michigan -- to merge with Ruth Bank Corporation, Ruth, and thereby acquire control of Ruth State Bank.

- Withdrawn, January 5, 2016

Chicago

First Midwest Bancorp, Inc., Itasca, Illinois -- to merge with NI Bancshares Corporation, Sycamore, and thereby acquire The National Bank & Trust Company of Sycamore, Sycamore; and for First Midwest Bank, Itasca, to merge with The National Bank & Trust Company of Sycamore and thereby establish branches.

- Approved, January 5, 2016

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- to acquire Bank of Michigan, Farmington Hills.

- Withdrawn, January 4, 2016

Boston

Maine Community Bancorp, MHC, Westbrook, Maine, and Maine Community Bancorp, Inc. -- to become a mutual bank holding company and a stock holding company, respectively, by acquiring Biddeford Savings Bank, Biddeford, and Mechanics Savings Bank, Auburn.

- Approved, January 7, 2016

Atlanta

Sabal Palm Bancorp, Inc., Sarasota, Florida -- to become a bank holding company by acquiring Sabal Palm Bank, Sarasota.

- Approved, January 7, 2016

Change in Bank Control

Chicago

Anderson Bancorp, Inc., Oneida, Illinois -- to retain control of Anderson Bancorp, Inc., and its subsidiary, Anderson State Bank, Oneida.

- Permitted, January 5, 2016

Chicago

Community First Financial Corporation, Kokomo, Indiana -- to retain control of Community First Financial Corporation and its subsidiary, Community First Bank of Indiana, Kokomo.

- Permitted, January 8, 2016

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to retain control of First Guaranty Bancshares, Inc., and its subsidiary, First Guaranty Bank, Hammond.

- Permitted, January 8, 2016

Minneapolis

Freedom Bancorporation, Inc., Lindstrom, Minnesota -- change in bank control of Freedom Bancorporation, Inc., and its subsidiary, Lake Area Bank, Lindstrom.

- Permitted, January 4, 2016

Atlanta

NorthSide Bancshares, Inc., Adairsville, Georgia -- change in bank control of NorthSide Bancshares, Inc., and its subsidiary, NorthSide Bank, Adairsville.

- Permitted, January 8, 2016

Financial Holding Companies

Richmond

HomeTrust Bancshares, Inc., Asheville, North Carolina -- election to become a financial holding company.

- Effective, January 7, 2016

St. Louis

Magnolia Bancshares, Inc., Hodgenville, Kentucky -- election to become a financial holding company.

- Effective, January 6, 2016

St. Louis

Sterling Bancshares, Inc., Poplar Bluff, Missouri -- election to become a financial holding company.

- Effective, January 8, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, South Weymouth, Massachusetts, to establish a branch at 680 Hancock Street, Quincy, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
SPENCER MHC	* 3A3 * 3A5	Applications by: i) Spencer MHC, Spencer, Massachusetts to merge with Green Valley Bancorp, MHC, Southbridge, Massachusetts (Green Valley MHC), with Spencer MHC as the surviving entity; and ii) Spencer Mid-Tier Holding Company, Spencer, Massachusetts (Spencer HC) to merge with Green Valley Bancorp, Inc. (GV Bancorp), Southbridge, Massachusetts, with Spencer HC as the surviving entity 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, Spencer Savings Bank and Southbridge Savings Bank will remain separate wholly-owned subsidiaries of Spencer MHC and Spencer HC.	Newspaper:	Not available
			Federal Register:	Not available

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 January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 13705 Biscayne Boulevard, North Miami, Florida.	Newspaper:	01/27/2016
			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

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 January 9, 2016

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:	01/27/2016 01/07/2016
HEARTLAND BANCCORP	CIC	Notice of Change in Bank Control filed by the McComb Family, as a group, consisting of Gregory Scott McComb, Camilla Lorraine McComb, and Debra L. McComb, to retain 10% or more of the outstanding voting shares of Heartland BancCorp, Gahanna, OH, thereby indirectly controlling Heartland Bank, Gahanna, OH	Newspaper: Federal Register:	01/15/2016 01/15/2016

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANK FINANCIAL CORP.	* 3A5	Capital Bank Financial Corp., Charlotte, North Carolina, to acquire 100% of the voting shares of CommunityOne Bancorp, Charlotte, North Carolina, and thereby indirectly acquire CommunityOne Bank, National Association, Charlotte, North Carolina.	Newspaper: Federal Register:	Not available 01/28/2016
ESSEX BANK	* Branch	Essex Bank, Richmond, Virginia, has submitted an application to establish a new branch at 10509 Judicial Drive, Suite 100, Fairfax, Virginia.	Newspaper: Federal Register:	01/07/2016 Not applicable
SOUTHERN BANCSHARES (N.C.), INC.	4c8	Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina, to engage de novo in extending and servicing loans.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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 January 9, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FIDELITY SOUTHERN CORPORATION	* 3A5	Fidelity Southern Corporation, Atlanta, Georgia, to merge with American Enterprise Bankshares, Inc., and thereby acquire its subsidiary, American Enterprise Bank, both of Jacksonville, Florida.	Newspaper: Federal Register:	Not available 02/05/2016
HERITAGE FIRST BANCSHARES, INC.	CIC	After the fact change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to retain 25 percent or more of the outstanding shares of Heritage First Bancshares, Inc., and Heritage First Bank, both of Rome, Georgia.	Newspaper: Federal Register:	Not available 01/13/2016
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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMUNITY FINANCIAL, INC.	CIC	ACBT L.P., a Delaware limited partnership, Huntley, Illinois; Charles W. Ruth, Huntley, Illinois; Helen J. Ruth, Huntley, Illinois; William A. Ruth, Woodstock, Illinois; Mary H. Ruth, Woodstock, Illinois; Emily Ruth Smith, Lake in the Hills, Illinois; Eric L. Ruth, Huntley, Illinois; and Scott H. Ruth, Marengo, Illinois; as a group acting in concert, have applied to the Federal Reserve Board for permission to retain and obtain control over 17.26 percent of the voting shares of American Community Financial, Inc., Woodstock, Illinois, and thereby indirectly retain control of American Community Bank, Woodstock, Illinois.	Newspaper: Federal Register:	Not available 01/27/2016
EASTERN MICHIGAN FINANCIAL CORPORATION	* 3A5 * 18C	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: Federal Register:	Not available Not available
FIRST BUSEY CORPORATION	* 4c8	First Busey Corporation, Champaign, Illinois, to acquire 100 percent of the voting shares of Pulaski Financial Corp., Saint Louis, Missouri, and thereby indirectly acquire Pulaski Bank, National Association, Creve Coeur, Missouri, and thereby operate a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the BHC Act.	Newspaper: Federal Register:	Not available Not available
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:	01/06/2016 Not available
VOGEL BANCSHARES, INC.	CIC	Notice by Jean E. Vogel, Erika G. Brossard, and Anne N. Kooiman, all of Orange City, Iowa; DV Capital, L.L.C., with Drew F. Vogel and Jean E. Vogel as members, all of Orange City, Iowa; Ian D. Vogel and Maximillian O. Faidi, both of Omaha, Nebraska; Mia K. Nelson, Carol Stream, Illinois; Ali N. Goepfert, Lino Lakes, Minnesota; Meika M. Vogel and Trevor A. Vogel, both of Eden Prairie, Minnesota; Tyler F. Vogel, Northfield, Minnesota; and Christopher W. Vogel, Minneapolis, Minnesota, to join the Vogel Family Control Group (currently consisting of Franklin Vogel and Drew F. Vogel, both of Orange City, Iowa; Wrede E. Vogel, Luverne, Minnesota; and Blair D. Vogel, Omaha, Nebraska) and retain control of 100 percent of the voting shares of Vogel Bancshares, Inc., Orange City, Iowa, and thereby indirectly control Iowa State Bank, Hull, Iowa.	Newspaper: Federal Register:	Not available 01/27/2016

* 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 January 9, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLENDALE BANCORP, INC	* 3A3	Allendale Bancorp, Inc., Allendale, Illinois, to acquire 100 percent of First State Bank of West Salem, West Salem, Illinois.	Newspaper:	02/05/2016
			Federal Register:	02/05/2016
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 164 Gary Hartfield Way, Huntsville, Arkansas.	Newspaper:	01/20/2016
			Federal Register:	Not applicable
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 201 E. Garden Street, Pensacola, Florida.	Newspaper:	01/20/2016
			Federal Register:	Not applicable
CITIZENS BANK	* 18C	Citizens Bank, Hartford, Kentucky, to purchase certain assets and assume certain liabilities of a branch, located at 925 West Main Street, Munfordville, Kentucky, of Your Community Bank, New Albany, Indiana, and to retain the acquired facility as a branch office.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
OLD MISSOURI BANK	* 18C	Old Missouri Bank, Springfield, Missouri, to purchase certain assets and assume certain liabilities of a branch located 919 W. Dallas Street, Buffalo, Missouri, of Great Southern Bank, Reeds Spring, Missouri, and to retain the acquired facility as a branch office.	Newspaper:	02/06/2016
	* Branch		Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS INVESTMENT CO., INC.	CIC	David L. Friedrichsen, Palm Harbor, Florida, and Robin R. Hanson, Farmington, Minnesota, to each acquire control of 25 percent or more of the shares of Citizens Investment Co., Inc., Glenville, Minnesota (Company), and thereby indirectly gain control of Citizens State Bank of Glenville, Glenville, Minnesota (Bank), as trustees of The Friedrichsen DLF Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (DLF Trust); The Friedrichsen KEF Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (KEF Trust); The Friedrichsen KMC Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (KMC Trust); and The Friedrichsen RRH Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (RRH Trust). In addition, David Friedrichsen, Robin Hanson, DLF Trust, KEF Trust, KMC Trust, and RRH Trust to retain and acquire Company shares, and thereby join the Friedrichsen family shareholder group acting in concert, which directly controls 25 percent or more of the shares of Company, and indirectly controls Bank.	Newspaper:	Not available
			Federal Register:	Not available
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Retroactive change in control notice by Richard Pedersen, Everett, Washington, to retain control of 25 percent or more of the shares of Flathead Lake Bancorporation, Inc., Polson, Montana, and thereby indirectly retain control of First Citizens Bank of Polson, National Association, Polson, Montana.	Newspaper:	Not available
			Federal Register:	01/13/2016
FRANDSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100 percent of Provincial Corp., Lakeville, Minnesota, and thereby indirectly acquire Provincial Bank, Lakeville, Minnesota.	Newspaper:	Not available
			Federal Register:	02/04/2016
GREAT WESTERN BANCORP, INC.	* 3A5	Great Western Bancorp, Inc., Sioux Falls, South Dakota, to merge with HF Financial Corp., Sioux Falls, South Dakota, and thereby indirectly acquire Home Federal Bank, Sioux Falls, South Dakota.	Newspaper:	02/04/2016
			Federal Register:	02/04/2016

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	01/14/2016
FIRST AMERICAN BANCORP	CIC	Notification submitted by Kristina Davidson, Greenwood Village, Colorado, to retain 25 percent or more of the shares of First American Bancorp, parent company of First American State Bank, both of Greenwood Village, Colorado. Additionally, Zachary Davidson and Tiffany Davidson, both of Nine Mile Falls, Washington; Shauna Cumin and Macaulay Kerr, both of Billings, Montana; Robert Kerr, Spokane Washington; Scott Kerr, Satellite Beach, Florida; the Joshua K. Davidson Irrevocable Trust, Brighton, Colorado; and the Michelle M. Davidson Irrevocable Trust, Englewood, Colorado, to be approved as members of the Davidson Family group, which acting in concert controls First American Bancorp.	Newspaper:	Not available
			Federal Register:	01/28/2016

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location

NONE

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 9, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMERCIAL FINANCIAL CORP	* 3A5	Application by First Commercial Financial Corp., Seguin Texas, to acquire by merger 100 percent of Jourdanton Bancshares, Inc., and indirectly, Jourdanton State Bank, both of Jourdanton, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 January 9, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANK	* Branch	AltaPacific Bank, Santa Rosa, California, to establish a branch office at 3400 Central Avenue, Suite 300, Riverside, California.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	Not applicable
NCAL BANCORP	* 3A3	NCAL Bancorp, Los Angeles, California, to acquire Commercial Bank of California, Irvine, California.	Newspaper:	Not available
			Federal Register:	02/08/2016
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
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:	01/13/2016
			Federal Register:	01/04/2016
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:	Not available
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

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CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act