
Federal Reserve Release



H.2

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

No. 8

Week Ending February 20, 2016

Banking Supervision & Regulation

Regulation YY (Enhanced Prudential Standards) -- (1) *approval* of requests to exclude certain U.S. subsidiaries from their respective U.S. intermediate holding companies by BNP Paribas, Banco Santander, S.A. (Santander), Credit Suisse AG (Credit Suisse), and Deutsche Bank AG; (2) *denial* of such requests by Santander, Credit Suisse, Royal Bank of Canada, and Bank of Montreal (BMO) and *approval* of extension of time for BMO; and (3) *approval* of requests by The Norinchukin Bank and Mizuho Financial Group, Inc. for exemptions from certain of the U.S. risk-committee requirements.
- Approved, February 18, 2016

Forms

Forms -- final Board review to extend with revision the Retail Payment Surveys: Depository and Financial Institution Payments Survey (FR 3066a); Networks, Processors, and Issuers Payments Surveys (FR 3066b); Check Sample Survey (FR 3066c); and Retail Payments Survey Supplement (FR 3066d).
- Approved, February 19, 2016

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$5 billion on February 18, 2016.
- Announced, February 17, 2016

Regulations and Policies

Examination Cycle for Small Insured Depository Institutions -- interagency interim final rule with request for comment to adopt an 18-month examination cycle for certain small banks and savings associations, as well as certain U.S. branches and agencies of foreign banks.
- Approved, February 4, 2016
(A/C)

Regulations and Policies

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- interim final rule with request for comment to change rates paid on dividends to certain Reserve Bank depository institution stockholders.

- Approved, February 17, 2016

Reserve Bank Operations

Reserve Bank Officers -- reappointment of ten incumbent Federal Reserve Bank presidents and first vice presidents to five-year terms beginning March 1, 2016, in accordance with the Federal Reserve Act.

- Announced, February 19, 2016

Enforcement

Centrue Financial Corporation, Clayton, Missouri, and Centrue Bank, Streator, Illinois -- written agreement issued December 18, 2009, terminated February 16, 2016.

- Announced, February 18, 2016

H.2 Actions under delegated authority

February 14, 2016 to February 20, 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

St. Louis

Midwest BankCentre, St. Louis, Missouri -- to establish a branch at 1820 1st Capitol Drive, St. Charles.

- Approved, February 18, 2016

Bank Holding Companies

Richmond

Anderson Bancshares, Inc., Mullins, South Carolina -- relief from a certain commitment.

- Granted, February 18, 2016

Dallas

BankCap Equity Fund, LLC, Dallas, Texas; BankCap Partners GP L.P.; and BankCap Partners Fund I, L.P. -- to acquire shares of Vista Bancshares, Inc., Ralls, the parent company of Vista Bank.

- Approved, February 18, 2016

Richmond

The Community Financial Corporation, Waldorf, Maryland -- relief from certain commitments.

- Granted, February 19, 2016

Bank Holding Companies

Chicago

First Busey Corporation, Champaign, Illinois -- to merge with Pulaski Financial Corp., St. Louis, Missouri, and thereby indirectly acquire Pulaski Bank, National Association, Creve Coeur.

- Approved, February 19, 2016

Kansas City

First National Bancshares of Weatherford, Inc. Employee Stock Ownership Plan, Weatherford, Oklahoma -- to become a bank holding company by acquiring shares of First National Bancshares of Weatherford, Inc., Weatherford, parent of First National Bank and Trust Company of Weatherford, Inc.

- Approved, February 19, 2016

San Francisco

NCAL Bancorp, Los Angeles, California -- to acquire Commercial Bank of California, Irvine.

- Approved, February 18, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

EMP, LLC, Farmington Hills, Michigan -- relief from certain commitments.

- Granted, February 18, 2016

Change in Bank Control

Minneapolis

Flathead Lake Bancorporation, Inc., Polson, Montana -- to retain control of Flathead Lake Bancorporation and its subsidiary, First Citizens Bank of Polson, National Association, Polson.

- Permitted, February 17, 2016

Change in Bank Control

Atlanta

Heritage First Bancshares, Inc., Rome, Georgia -- to retain control of Heritage First Bancshares and its subsidiary, Heritage First Bank, Rome.

- Permitted, February 19, 2016

Extensions of Time

Chicago

CB Edinburg Holdings, Inc., Edinburg, Illinois -- extension to May 18, 2016, to become a bank holding company by acquiring Citizens Bank of Edinburg, Edinburg.

- Granted, February 18, 2016

Chicago

The Friendship State Bank, Friendship, Indiana -- extension to June 13, 2016, to establish a branch near Tanners Creek Drive and Highway 50, Lawrenceburg.

- Granted, February 19, 2016

Atlanta

IBERIABANK, Lafayette, Louisiana -- extension to February 26, 2017, to establish a branch at 161 3rd Street, Baton Rouge.

- Granted, February 18, 2016

St. Louis

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

- Granted, February 19, 2016

Financial Holding Companies

Kansas City

First National Bancshares of Weatherford, Inc. Employee Stock Ownership Plan, Weatherford, Oklahoma -- election to become a financial holding company.

- Effective, February 19, 2016

Secretary

Pinnacle Financial Partners, Inc., Nashville, Tennessee -- election to become a financial holding company.

- Effective, February 17, 2016

International Operations

Director, BS&R

Popular, Inc., San Juan, Puerto Rico -- waiver of remainder of prior-notification period to make an indirect investment in Processa, S.A.S., Bogota, Colombia.

- Granted, February 19, 2016

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
BANKNEWPORT	NEWPORT, RHODE ISLAND
STOUGHTON CO-OP BK	STOUGHTON, MASSACHUSETTS

District: 2
Federal Reserve Bank of New York
Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 20, 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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Institution	Location
FIRST NORTHERN B&TC	PALMERTON, PENNSYLVANIA

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
KILLBUCK SVGS BK CO	KILLBUCK, OHIO
MINSTER BK	MINSTER, OHIO
NORTH SIDE B&TC	CINCINNATI, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
SELECT BANK	* 18C	Select Bank, Forest, Virginia, has submitted an application to acquire certain assets and assume certain liabilities of the Bedford, Virginia, branch of The Bank of Fincastle, Fincastle, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
VIRGINIA COMMONWEALTH BANK	* Branch	Virginia Commonwealth Bank, Petersburg, Virginia, has submitted an application to open a new branch at 900 North Parham Road, Richmond, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
FIRST CENTURY BK	BLUEFIELD, WEST VIRGINIA
FIRST CMNTY BK	BLUEFIELD, VIRGINIA
FOUR OAKS B&TC	FOUR OAKS, NORTH CAROLINA
NEW PEOPLES BK	HONAKER, VIRGINIA
VIRGINIA CMNTY BK	LOUISA, VIRGINIA
XENITH BK	RICHMOND, VIRGINIA

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 20, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
PROFESSIONAL BANK	* 18C * Branch	Professional Bank, Coral Gables, Florida, to merge with FirstCity Bank of Commerce, Palm Beach Gardens, Florida, and in connection, to operate the office of FirstCity Bank of Commerce located at 11760 US Highway 1, Suite 102-W, Palm Beach Gardens, Florida 33408, as a branch.	Newspaper:	03/18/2016
			Federal Register:	Not applicable
WCSB HOLDING COMPANY, INC.	* 3A1	WCSB Holding Company, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Wilcox County State Bank, both of Abbeville, Georgia.	Newspaper:	Not available
			Federal Register:	02/29/2016

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
REGIONS BK	BIRMINGHAM, ALABAMA
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE
TRUXTON TC	NASHVILLE, TENNESSEE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 20, 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:	01/25/2016 03/09/2016
CALUMET BANCORPORATION INC.	* 3A5	Calumet Bancorporation, Inc., Chilton, Wisconsin, to acquire via merger 100 percent of Calumet Bancshares, Inc., Brillion, Wisconsin, and thereby indirectly acquire Calumet County Bank, Brillion, Wisconsin.	Newspaper: Federal Register:	Not available 03/18/2016
COMMUNITY SHORES BANK CORPORATION	CIC	Bruce J. Essex, Jr. individually and as Trustee of the Bruce J. Essex, Jr. 2016 Revocable Trust; and the Bruce J. Essex, Jr. 2016 Revocable Trust, both of Spring Lake, Michigan, to acquire ten percent or more of the outstanding voting stock and thereby control Community Shores Bank Corporation and indirectly control Community Shores Bank both of Muskegon, Michigan. In addition, The Bruce J. Essex, Jr. 2016 Revocable Trust to be added to the Essex Family Control Group approved in April 2009. Bruce J. Essex, Sr., individually, of Twin Lake, Michigan, to acquire ten percent or more of the outstanding voting stock and thereby control Community Shores Bank Corporation and indirectly control Community Shores Bank both of Muskegon, Michigan.	Newspaper: Federal Register:	Not available 03/01/2016
COMMUNITY SHORES BANK CORPORATION	CIC	Robert L. Chandonnet, individually, of Muskegon, Michigan, to acquire ten percent or more of the outstanding voting stock and thereby control Community Shores Bank Corporation and indirectly control Community Shores Bank both of Muskegon, Michigan.	Newspaper: Federal Register:	Not available Not available
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Cheviot Financial Corp., Cheviot, Ohio, a savings and loan holding company and thereby indirectly acquire control of Cheviot Savings Bank, Cheviot, Ohio, a chartered savings and loan association.	Newspaper:	Not available
			Federal Register:	02/29/2016
MB FINANCIAL, INC.	* 3A5	MB Financial, Inc., Chicago, Illinois, to merge with American Chartered Bancorp, Inc., Schaumburg, Illinois and thereby indirectly acquire control of American Chartered Bank, Schaumburg, Illinois.	Newspaper:	03/06/2016
			Federal Register:	02/29/2016
NORTHBROOK BANK & TRUST COMPANY	* Branch	Northbrook Bank & Trust Company, Northbrook, Illinois, to establish a branch at 9390 Ballard Road, Des Plaines, Illinois.	Newspaper:	02/23/2016
			Federal Register:	Not applicable
NORTHWEST BANCORPORATION OF ILLINOIS, INC.	CIC	Mr. James J. Dolan, Naples, Florida as trustee of Voting Trust Agreement; Mrs. Patricia D. Dolan as trustee of Royston Road Trust, Naples, Florida; and Mr. Gregory F. Dolan as trustee of JJD 2012 Family Trust, Washington, DC, as a group acting in concert to acquire control of Northwest Bancorporation of Illinois, Inc. and thereby indirectly acquire control of First Bank and Trust Company of Illinois, both of Palatine, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
ROYAL FINANCIAL, INC.	* 4c8	Royal Financial Corporation, Chicago, Illinois, intends to apply for permission to merge with Park Bancorp, Inc., Chicago, Illinois. Royal Financial, Inc. also intends to acquire control of Park Bancorp, Inc.'s subsidiary bank, Park Federal Savings Bank, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
WINTRUST FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Wintrust Financial Corporation, Rosemont, Illinois, to acquire via merger Generations Bancorp, Inc. and thereby indirectly acquire Foundations Bank, both of Pewaukee, Wisconsin. In addition, Town Bank, Hartland, Wisconsin, to merge with Foundations Bank. As a result of the merger, Town Bank to establish a branch office at N35 W23877 Highfield Court, Pewaukee, Wisconsin.	Newspaper:	03/02/2016
			Federal Register:	03/04/2016

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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542649	CHEMICAL BK, MIDLAND, MICHIGAN	10/26/2015	04/08/2016	O	Large Bank

CRA Examinations scheduled for Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
FARMERS & MRCH BK ORFORDVILLE	ORFORDVILLE, WISCONSIN
FIRST AMER BK	FORT DODGE, IOWA
FIRST CITIZENS NB	MASON CITY, IOWA
GLENWOOD ST BK	GLENWOOD, IOWA
ILLINI ST BK	OGLESBY, ILLINOIS
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN
PACIFIC GLOBAL BK	CHICAGO, ILLINOIS
PREMIER BK	DUBUQUE, IOWA
QUAD CITY B&TC	BETTENDORF, IOWA
ST CHARLES B&TC	SAINT CHARLES, ILLINOIS
STATE BK GENEVA	GENEVA, ILLINOIS
WAYNE B&TC	CAMBRIDGE CITY, INDIANA

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
Doctors Only Bancorp, Inc.	* 3A1	Doctors Only Bancorp, Inc., St. Louis, Missouri, to become a bank holding company by acquiring 100 percent of Superior Bancshares, Inc., Hazelwood, Missouri, and thereby indirectly acquire Superior Bank, Hazelwood, Missouri.	Newspaper:	03/20/2016
			Federal Register:	03/21/2016
MIDWEST BANKCENTRE	* Branch	Midwest BankCentre, St. Louis, Missouri, to establish a branch facility to be located at 5515 Dr. Martin Luther King Drive, St. Louis, Missouri.	Newspaper:	02/22/2016
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
309150	MISSOURI BK, WARRENTON, MISSOURI	11/09/2015	02/11/2016	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
MACKINAC FINANCIAL CORPORATION	* 3A3	Mackinac Financial Corporation, Manistique, Michigan, to acquire 100 percent of The First National Bank of Eagle River, Eagle River, Wisconsin.	Newspaper:	Not available
			Federal Register:	03/11/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
FIRST INTRST BK	BILLINGS, MONTANA
FIRST ST BK OF MALTA	MALTA, MONTANA
FRANSEN B&T	LONSDALE, MINNESOTA
MONTANA ST BK	PLENTYWOOD, MONTANA
STATE SVG BK OF MANISTIQUE	MANISTIQUE, MICHIGAN
WADENA ST BK	WADENA, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 20, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF BENNINGTON	* 18C * Branch	Bank of Bennington, Bennington, Nebraska, to purchase certain assets and assume certain liabilities of the Ashland, Nebraska Branch of Core Bank, Omaha, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
FIRST WYOMING BANCORPORATION	* 3A3 * 3A5	First Wyoming Bancorporation, Laramie, Wyoming, to acquire by merger First Express of Nebraska, Inc., Gering, Nebraska, and thereby indirectly acquire control of Valley Bank and Trust Co., Scottsbluff, Nebraska.	Newspaper: Federal Register:	Not available 03/07/2016
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 1849 West Glendale Avenue, Phoenix, Arizona.	Newspaper: Federal Register:	Not available Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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482053	CITIZENS ST BK, WISNER, NEBRASKA	11/16/2015	02/08/2016	S	Int Sm Bank
157856	FIRST B&TC, CLINTON, OKLAHOMA	07/21/2014	02/09/2016	NI	Small Bank

CRA Examinations scheduled for Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	CIC	Lee Equity Partners, LLC, et al., New York, New York; AlpInvest Partners B.V., et al., Amsterdam, The Netherlands; and HarbourVest Partners, LLC, et al., Boston, Massachusetts; to control directly or indirectly Carlile Bancshares, Inc., Fort Worth, Texas, and therefore, indirectly, NorthStar Bank of Texas, Denton, Texas, and NorthStar Bank of Colorado, Denver, Colorado.	Newspaper:	Not available
			Federal Register:	03/07/2016

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 Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIVE STAR BANCORP	CIC	Notice of Change in Control filed by The Marvin L. Oates Trust dated March 7, 1995, the QSST Subtrust of the Marvilyn E. Applegate Irrevocable Trust dated December 16, 2009, the QSST Subtrust of the Kathryn Oates-Fairrington Irrevocable Trust dated December 16, 2009, the QSST Subtrust of the Phillip D. Oates Irrevocable Trust Dated December 16, 2009, and the QSST Subtrust of the Judy Oates-Holt Irrevocable Trust Dated December 16, 2009, the Applegate Family Revocable 1991 Trust Gregory Scott Fairrington and Kathryn Ruth Oates Fairrington, Phillip David Oates and Jana Leann Oates, Judy Susan Oates-Holt, Ricky Wayne Massie and Debra Lynn Massie, the Clara K. Massie Family Trust established May 1, 1997, and the LA Five Star Trust dated December 15, 2015, to retain 25 percent or more of the voting shares of Five Star Bancorp, Sacramento, California, and thereby indirectly retain voting shares of Five Star Bank, Rocklin, California.	Newspaper:	Not available
			Federal Register:	03/08/2016
H BANCORP LLC	* 4c8 4c8	H Bancorp LLC, Irvine, California, to acquire, through merger, control of Hopkins Bancorp, Inc., Baltimore, Maryland, and thereby indirectly acquire Hopkins Federal Savings Bank, Baltimore, Maryland. Upon acquisition, Hopkins Federal Savings Bank will merge into Bay Bank, FSB, Columbia, Maryland, a wholly-owned subsidiary of Bay Bancorp, Inc. H Bancorp LLC to also acquire 51 percent of iReverse Home Loans, LLC, Owings Mill, Maryland, a subsidiary of Hopkins Federal Savings Bank, and thereby engage in activities related to extending credit pursuant to section 225.28(b)(2) of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper:	07/15/2014
			Federal Register:	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:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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.

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

CRA Examinations scheduled for Second Quarter of 2016 (April 1, 2016 - June 30, 2016)

Institution	Location
BAY CMRL BK	WALNUT CREEK, CALIFORNIA
MISSION BK	BAKERSFIELD, CALIFORNIA
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA