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**Federal Reserve Release**

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*H.2*

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

*No. 10*

*Week Ending March 5, 2016*

Forms

Forms -- final Board review to implement the Application for Membership for the Community Advisory Council (FR 1401).

- Approved, February 29, 2016

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Travis Nesmith and Marta Chaffee as assistant directors and David Mills as deputy associate director, and reassignment of Jeff Walker.

- Announced, March 1, 2016

Regulations and Policies

Regulation YY (Enhanced Prudential Standards) -- publication for comment of proposed rule to establish single-counterparty credit limits for large U.S. bank holding companies and foreign banking organizations.

- Approved, March 4, 2016

Enforcement

ColoEast Bankshares, Inc., Lamar, Colorado -- written agreement issued June 6, 2012, terminated February 29, 2016.

- Announced, March 3, 2016

Community First, Inc., Columbia, Tennessee -- written agreement issued April 19, 2012, terminated February 29, 2016.

- Announced, March 3, 2016

CSRA Bank Corp., Wrens, Georgia -- written agreement issued August 19, 2010, terminated January 20, 2016.

- Announced, March 1, 2016

Enforcement

FMB Equibanc, Inc., Statesboro, Georgia -- written agreement issued April 23, 2010, terminated February 25, 2016.

- Announced, March 1, 2016

Industrial Bank of Korea, Seoul, Korea, and its New York, New York Branch -- written agreement with the Federal Reserve Bank of New York and the New York State Department of Financial Services.

- Announced, March 1, 2016

Valley Bancorp, Inc., Brighton, Colorado -- written agreement issued August 27, 2009, terminated February 26, 2016.

- Announced, March 3, 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**

## Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 4640 Woodlands Parkway, The Woodlands, Texas.

- Withdrawn, March 1, 2016

## Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to establish a branch at 9390 Ballard Road, Des Plaines.

- Approved, March 1, 2016

## Richmond

Virginia Commonwealth Bank, Petersburg, Virginia -- to establish a branch at 900 North Parham Road, Richmond.

- Approved, March 3, 2016

**Bank Holding Companies**

## General Counsel

Carolina Financial Corporation, Charleston, South Carolina -- waiver of application to acquire Congaree Bancshares, Inc., Cayce, in connection with the merger of its subsidiary, Congaree State Bank, West Columbia, with and into Carolina Financial's subsidiary, CresCom Bank, Charleston.

- Granted, March 3, 2016

Bank Holding Companies

General Counsel

First Cecilian Bancorp, Inc., Cecilia, Kentucky -- waiver of application to acquire Farmers Bancshares, Inc., Hardinsburg, in connection with the merger of its subsidiaries, The Farmers Bank and Leitchfield Deposit Bank & Trust Company, Leitchfield, with and into First Cecilian's subsidiary, The Cecilian Bank, Cecilia.

- Granted, March 3, 2016

Chicago

MainSource Financial Group, Inc., Greensburg, Indiana -- to merge with Cheviot Financial Corp., Cheviot, Ohio, and thereby indirectly acquire control of Cheviot Savings Bank, a savings and loan association.

- Withdrawn, March 3, 2016

Banks, State Member

Director, BS&R

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, March 1, 2016

Change in Bank Control

Kansas City

First American Bancorp, Greenwood Village, Colorado -- to retain control of First American Bancorp and its subsidiary, First American State Bank, Greenwood Village.

- Permitted, March 3, 2016

Minneapolis

Market Bancorporation, Inc., Elko New Market, Minnesota -- change in bank control of Market Bancorporation and its subsidiary, New Market Bank, Elko New Market.

- Permitted, March 2, 2016

**Financial Holding Companies**

Richmond

Aquesta Financial Holdings, Inc., Cornelius, North Carolina -- election to become a financial holding company.

- Effective, March 4, 2016

Richmond

New Peoples Bankshares, Inc., Honaker, Virginia -- election to become a financial holding company.

- Effective, March 4, 2016

Boston

United Financial Bancorp, Inc., Glastonbury, Connecticut -- election to become a financial holding company.

- Effective, March 3, 2016

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending March 5, 2016**

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

**District: 1**

**Federal Reserve Bank of Boston**

**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.

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending March 5, 2016**

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

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 5, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch office located at 4750 Lindle Road, Harrisburg, PA.	Newspaper:	Not available
			Federal Register:	Not applicable
UNIVEST CORPORATION OF PENNSYLVANIA	* 3A5 * 18C	Univest Corporation of Pennsylvania, Souderton, PA , to merge with Fox Chase Bancorp, Inc., Hatboro, PA, and Univest Bank and Trust Co., Souderton, PA to merge with Fox Chase Bank, Hatboro, PA, pursuant to Section 3(a)(5) of the Bank Holding Company Act and Section 18(c) of the FDI Act.	Newspaper:	04/04/2016
			Federal Register:	04/04/2016

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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Institution	Location

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NONE

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending March 5, 2016**

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

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

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**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending March 5, 2016**

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

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NONE

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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 HOLDING CORP.	* 3A3	Professional Holding Corp., Coral Gables, Florida, to acquire 100 percent of FirstCity Bank of Commerce, Palm Beach Gardens, Florida.	Newspaper:	03/18/2016
			Federal Register:	03/21/2016
ROBERTSON HOLDING COMPANY, L.P.	* 3A3	Robertson Holding Company, L.P., Harrogate, Tennessee, to acquire 100 percent of the outstanding shares of National Bank of Tennessee, Newport, Tennessee.	Newspaper:	03/24/2016
			Federal Register:	03/31/2016
SFB BANCORP, INC.	CIC	SFB Bancorp, Inc., Elizabethton, Tennessee, prior change in control notice filed by Peter William Hampton, Jr., Elizabethton, Tennessee, individually and as co-trustee of the Margaret Hampton Revocable Trust and the Peter W. Hampton Family and Marital Trust (The Trusts), and as custodian for William Spencer Hampton; and Harriette Lee Hampton, Ridgeland, Mississippi, individually and as co-trustee of The Trusts, and as power of attorney for Margaret Hampton, Elizabethton, Tennessee; for permission to increase their collective ownership of SFB Bancorp and its subsidiary, Security Federal Bank, Elizabethton, Tennessee, to 60 percent.	Newspaper:	Not available
			Federal Register:	03/22/2016
UNIFIED SHARES, LLC	* 3A3	Unified Shares, LLC, Harrogate, Tennessee, to acquire 100 percent of the outstanding shares of National Bank of Tennessee, Newport, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
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	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 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:	02/20/2016 03/18/2016
CITIZENS BANK HOLDING, INC.	CIC	Warren E. Hansen Sr., Mukwonago, Wisconsin; together with 205 MacArthur LLC, Mukwonago, Wisconsin; Eunice Hansen and Warren E. Hansen Jr., both of Delavan, Wisconsin; Wayne E. Martin and Donna J. Martin, both of Waterloo, Wisconsin, Todd and Jacquilin Martin; Ann C. Hansen; Timothy W. Hansen; Jill and Kevin Wattles; and Andrew C. Hansen, as a group acting in concert, to acquire control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin and thereby indirectly acquire control of Citizens Bank, Mukwonago, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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 03/01/2016

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COUNTRY BANCORPORATION	CIC	Notice by Thomas R. Bernau, Des Moines, Iowa, and John W. Bernau, Manchester, Iowa, each individually and as co-trustees of the Kay J. A. Bernau Marital Election Trust and the Kay J. A. Bernau Marital Trust; and together as a family control group acting in concert with the Bernau Family Control Group consisting of the William R. and Kay J. A. Bernau Family Trust for Thomas R. Bernau and the William R. and Kay J. A. Bernau Family Trust for John W. Bernau, to retain control of 100 percent of the voting shares of Country Bancorporation, Crawfordsville, Iowa. Country Bancorporation controls eight banks: Peoples Savings Bank, Crawfordsville, Iowa; Walker State Bank, Walker, Iowa; Center Point Bank and Trust Company, Center Point, Iowa; Peoples Trust and Savings Bank, Riverside, Iowa; Hiawatha Bank and Trust Company, Hiawatha, Iowa; White State Bank, South English, Iowa; The Exchange State Bank, Springville, Iowa; and Lone Tree Service Company, Lone Tree, Iowa, which controls Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available Not available
ROYAL FINANCIAL, INC.	* 4c8	Royal Financial, Inc., Chicago, Illinois has applied to acquire 100 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois and indirectly acquire Park Federal Savings Bank, Chicago, Illinois and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	03/19/2016 Not available
STC BANCSHARES CORP.	CIC	Robert Greco, Wayne, Illinois, together with Gian Greco, Wayne, Illinois; Pasquale Greco, St. Charles, Illinois, Francesca Greco, Jaffe, St. Charles, Illinois and Eduardo Greco, St. Charles, Illinois; as a group acting in concert, to acquire over ten percent of the voting shares of STC Bancshares Corp., St. Charles, Illinois, and thereby indirectly control of STC Capital Bank, St. Charles, Illinois.	Newspaper: Federal Register:	Not available 03/24/2016

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TOWN AND COUNTRY BANK	* 18C	Town and Country Bank, Springfield, Illinois, intends to purchase certain assets and assume certain liabilities of a branch of Centru Bank, Streator, Illinois, located at 303 Fountains Parkway, Fairview Heights, Illinois, which will operate as a branch of Town and Country Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
VISIONBANK OF IOWA	* Branch	VisionBank of Iowa, Ames, Iowa, to establish a branch at 1255 Jordan Creek Parkway, West Des Moines, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PADUCAH BANK SHARES, INC	4c8	Paducah Bank Shares, Inc., to engage in credit extending activities.	Newspaper:	Not applicable
			Federal Register:	03/22/2016

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SCOTLAND HOLDING COMPANY	CIC	Change in Control notice by Dick D. Behl, Scotland, South Dakota, to retain 25 percent or more of the shares of Scotland Holding Company, Scotland, South Dakota, and thereby indirectly retain control of Farmers & Merchants State Bank, Scotland, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available

**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

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NONE

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN EXCHANGE COMPANY	CIC	Notification submitted by Andrew R. Clements and Aaron M. Clements, both of Elmwood, Nebraska, to acquire one percent or more of the shares and thereby become members of the Clements Family control group of American Exchange Company, parent of American Exchange Bank, both of Elmwood, Nebraska.	Newspaper: Federal Register:	Not available 03/18/2016
BANK VI	* Branch	Bank VI, Salina, Kansas, to establish a de novo branch at 2101 East Crawford, Salina, Kansas.	Newspaper: Federal Register:	Not available Not applicable
CORNHUSKER BANK	* Branch	Cornhusker Bank, Lincoln, Nebraska, to establish a branch at 1101 Cornhusker Highway, Lincoln, Nebraska.	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:	03/10/2016 03/07/2016
FRAZER BANK	* Branch Premises	Frazer Bank, Altus, Oklahoma, to establish a branch at 309 4th Street, Chattanooga, Oklahoma. Frazer Bank, Altus, Oklahoma, to increase its investment in bank premised in the amount of \$175,000.	Newspaper: Federal Register:	03/15/2016 Not applicable
MISSOURI BANCORP, INC.	CIC	Notification submitted by John William Landwehr, Richmond, Missouri, to be approved as a member of the Landwehr Family group, which acting in concert controls 25 percent or more of Missouri Bancorp, Inc., Richmond, Missouri, parent of Community Bank of Missouri, Richmond, Missouri.	Newspaper: Federal Register:	Not available 03/22/2016
RCB BANK	* Branch	RCB Bank, Claremore, Oklahoma, to establish a de novo branch at 333 West Boyd, Suite 110, Norman, Oklahoma.	Newspaper: Federal Register:	03/11/2016 Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available 03/07/2016
SLHC TRUST, THE	* SLHC Formation	The SLHC Trust, Raleigh, North Carolina, to become a savings and loan holding company through the acquisition of 64.21 percent of NexBank Capital, Inc., and therefore, indirectly, NexBank, SSB, both of Dallas, Texas.	Newspaper: Federal Register:	Not available 04/01/2016
SOUTHWESTERN BANCORP, INC.	CIC	Notice by Ann Biggs, San Antonio, Texas, as trustee of the Gordon Brian Biggs Trust of 2012, the Edward Barrett Biggs Trust of 2012, the Biggs Grandchildren's Trust, and the Glenn Barrett Biggs Trust of 2012; Steven Mack, Boerne, Texas; and Jack Griggs, Abilene, Texas, collectively a group acting in concert, to control of 100 percent of Southwestern Bancorp, Inc., Boerne, Texas, and thereby, indirectly, Texas Heritage Bank, Boerne, Texas.	Newspaper: Federal Register:	Not available Not available
TEXAS BRAND BANCSHARES, INC.	CIC	Notice by Edward B. Tomlinson, II, Rowlett, Texas, individually; and the "Leis Family Group" comprised of The Revocable Trust of Dorvin D. Leis, Garland, Texas, Charles S. Leis, Eagle, Idaho, Stephen T. Leis, Kihie, Hawaii, and Edward B. Tomlinson, II, Rowlett, Texas, as trustees and in individual capacity; and Stanley B. Leis, Eagle, Idaho, collectively, to control and retain 25 percent or more of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper: Federal Register:	Not available Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending March 5, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIVE STAR BANCORP	CIC	Notice of Change in Control filed by Philip D. Oates, Kathryn Oates-Fairrington, and Larry E. Allbaugh, and related individuals and trusts 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)(1) of Regulation Y.	Newspaper:	03/13/2016
			Federal Register:	03/21/2016
HERITAGE COMMERCE CORP	CIC	Notice of Change in Control filed by Castle Creek Capital Partners IV, LP, and individuals or entities that directly or indirectly control Castle Creek Capital Partners IV, LP (Castle Creek Capital IV LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Legions IV Corp., Mikesell Advisory Corp., Pietrzak Advisory Corp., John M. Eggemeyer, III, Mark G. Merlo, J. Mikesell Thomas and John T. Pietrzak), all of Rancho Santa Fe, California, to acquire 10 percent or more of the voting shares of Heritage Commerce Corp, and thereby indirectly acquire additional voting shares of Heritage Bank of Commerce, both of San Jose, California.	Newspaper:	Not available
			Federal Register:	03/16/2016
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
SIERRA BANCORP	* 3A5	Sierra Bancorp, Porterville, California, to acquire Coast Bancorp, and thereby indirectly acquire Coast National Bank, both of San Luis Obispo, California.	Newspaper:	Not available
			Federal Register:	04/04/2016
UNITED BUSINESS BANK, F.S.	Member * 3A1	(1)United Business Bank, Oakland, California, to become a member of the Federal Reserve System; and (2)First ULB Corp., to become a bank holding company by acquiring United Business Bank, both of Oakland, California.	Newspaper:	Not available
			Federal Register:	04/04/2016

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending March 5, 2016**

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

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act