
Federal Reserve Release



H.2

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

No. 27

Week Ending July 2, 2016

Bank Holding Companies

Bank of the Ozarks, Inc., Little Rock, Arkansas -- to merge with Community & Southern Holdings, Inc., Atlanta, Georgia, and thereby acquire Community & Southern Bank; and election by Bank of the Ozarks, Inc., to become a financial holding company.

- Approved, June 27, 2016

Ohio Valley Banc Corp., Gallipolis, Ohio -- to merge with Milton Bancorp, Inc., Wellston; and for The Ohio Valley Bank Company, Gallipolis, to merge with The Milton Banking Company, Wellston, and thereby establish branches.

- Approved, June 27, 2016

Banking Supervision & Regulation

Comprehensive Capital Analysis and Review -- no objection to the 2016 capital plans of 30 bank holding companies; requirement for Morgan Stanley to submit a new capital plan by the end of 2016 to address certain weaknesses in its capital planning processes; and objections to the 2016 capital plans of Deutsche Bank Trust Corporation and Santander Holdings USA, Inc., on qualitative grounds.

- Announced, June 29, 2016

Regulation TT (Supervision and Regulation Assessments of Fees) -- 2015 supervisory assessments, assessed companies, and related matters, pursuant to the Dodd-Frank Act and Regulation TT.

- Approved, June 27, 2016

Regulations and Policies

Mortgage Servicing Assets -- interagency report to Congress on regulatory capital requirements for mortgage servicing assets for banking institutions.

- Published, July 1, 2016

Enforcement

Century Bank of Florida, Tampa, Florida -- written agreement dated August 25, 2009, terminated June 23, 2016.

- Announced, June 28, 2016

Pilot Bancshares, Inc., Tampa, Florida, and Pilot Bank -- written agreement dated July 7, 2010, terminated June 23, 2016.

- Announced, June 28, 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

Citizens Bank & Trust Company, Van Buren, Arkansas -- to establish a branch at 8828 Highway 59 North, Cedarville.

- Approved, June 29, 2016

Philadelphia

First Citizens Community Bank, Mansfield, Pennsylvania -- to establish a branch at 720 East Main Street, Mount Joy.

- Approved, June 27, 2016

Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 2700 East Berry Street, Lot 4R, Fort Worth.

- Approved, June 27, 2016

Kansas City

The Missouri Bank II, Sedalia, Missouri -- to establish a branch at 3320 Bluff Creek Drive, Columbia.

- Approved, June 29, 2016

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 201 Franklin Road, Brentwood, Tennessee.

- Approved, June 30, 2016

Bank Branches, Domestic

Chicago

Tri-County Bank, Brown City, Michigan -- to establish a branch at 5915 State Street, Kingston.

- Approved, June 30, 2016

Bank Holding Companies

St. Louis

Bank of the Ozarks, Inc., Little Rock, Arkansas -- to merge with C1 Financial Inc., St. Petersburg, Florida, and thereby indirectly acquire C1 Bank.

- Approved, June 28, 2016

Dallas

The MINT Holdings, Inc., Kingwood, Texas -- to become a bank holding company by acquiring The MINT National Bank, Kingwood.

- Approved, June 30, 2016

Kansas City

RCB Holding Company, Inc., Claremore, Oklahoma -- to acquire Cornerstone Alliance, Ltd., Winfield, Kansas, and thereby indirectly acquire CornerBank; and for RCB Bank, Claremore, to merge with CornerBank, Winfield, and thereby establish a branch.

- Approved, June 30, 2016

Atlanta

Sunshine Bancorp, Inc., Plant City, Florida -- waiver of application to merge with FBC Bancorp, Inc., Orlando, in connection with the merger of Florida Bank of Commerce with and into Sunshine Bank, Plant City.

- Withdrawn, June 30, 2016

Bank Holding Companies

Dallas

Triumph Consolidated Cos., LLC, Dallas, Texas; Triumph Bancorp, Inc.; and Peak Acquisition Corp. -- to acquire ColoEast Bankshares, Inc., Lamar, Colorado, and thereby indirectly acquire Colorado East Bank & Trust.

- Approved, June 30, 2016

Bank Mergers

Chicago

CBI Bank & Trust, Muscatine, Iowa -- to purchase certain assets and assume certain liabilities of MidWestOne Bank, Iowa City, and thereby establish a branch.

- Approved, June 30, 2016

Bank Premises

Cleveland

Heartland Bank, Gahanna, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, June 27, 2016

Banking Supervision & Regulation

Director, BS&R

Aggregate Financial Sector Liabilities -- annual determination of the aggregate consolidated liabilities of all financial companies, in accordance with Regulation XX and the Dodd-Frank Act.

- Approved, June 28, 2016

Banks, Foreign

New York

Raiffeisen Bank International AG, Vienna, Austria -- to establish a representative office in New York, New York.

- Withdrawn, June 29, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Corsair Georgia, L.P., New York, New York, et al. -- relief from certain commitments.

- Granted, June 30, 2016

Director, BS&R

EJF Capital LLC, Arlington, Virginia, et al. -- relief from certain commitments.

- Granted, July 1, 2016

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make certain community development and public welfare investments.

- Approved, July 1, 2016

Change in Bank Control

Minneapolis

Citizens Bank Group, Inc., St. James, Minnesota -- change in bank control of Citizens Bank Group, Inc., and its subsidiary, Pioneer Bank, Mapleton.

- Permitted, June 28, 2016

Change in Bank Control

Atlanta

Liberty Shares, Inc., Hinesville, Georgia -- change in bank control of Liberty Shares, Inc., and its subsidiary, The Heritage Bank, Hinesville.

- Permitted, June 28, 2016

Kansas City

Pueblo Bancorporation, Pueblo, Colorado -- to retain control of Pueblo Bancorporation and its subsidiary, Pueblo Bank & Trust Company, Pueblo.

- Permitted, July 1, 2016

Chicago

St. Ansgar Bancorporation, St. Ansgar, Iowa -- to retain control of St. Ansgar Bancorporation and its subsidiary, St. Ansgar State Bank, St. Ansgar.

- Permitted, June 29, 2016

Kansas City

Vision Bancshares, Inc., Ada, Oklahoma -- change in bank control of Vision Bancshares, Inc., and its subsidiary, Vision Bank, N.A., Ada.

- Permitted, June 27, 2016

Extensions of Time

Director, BS&R

First Niagara Financial Group, Inc., Buffalo, New York -- extension to December 31, 2016, to conduct and report the results of a required stress test.

- Granted, June 30, 2016

Extensions of Time

Director, BS&R

FirstMerit Corporation, Akron, Ohio -- extension to December 31, 2016, to conduct and report the results of a required stress test.

- Granted, June 30, 2016

Financial Holding Companies

Cleveland

Croghan Bancshares, Inc., Fremont, Ohio -- election to become a financial holding company.

- Effective, June 28, 2016

Cleveland

Farmers National Banc Corp., Canfield, Ohio -- election to become a financial holding company.

- Effective, June 28, 2016

Membership

Cleveland

Citizens National Bank of Paintsville, Paintsville, Kentucky -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, June 29, 2016

Atlanta

Copiah Bank, National Association, Hazlehurst, Mississippi -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, Copiah Bank.

- Approved, June 28, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 2, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBN FINANCIAL	3A1	Notification by BBN Financial Corporation (BBNF), Glastonbury, Connecticut to acquire Bankers Bank Northeast, Glastonbury, Connecticut pursuant to section 3(a)(5)(C) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not applicable
			Federal Register:	Not applicable
STATE STREET BANK AND TRUST COMPANY	PWI	State Street Bank and Trust Company, Boston, Massachusetts seeks prior approval for a public welfare investment of up \$10 million in Roseview Affordable Housing Preservation Fund I, LLC pursuant to section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BESSEMER GROUP, INCORPORATED, THE	Foreign Branch	Bessemer Trust Company, National Association, a wholly-owned subsidiary of The Bessemer Group, Incorporated, both of Woodbridge, New Jersey, to establish two foreign branch offices, located in London, United Kingdom, pursuant to Section 211.3(b) (2) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
CHECKSPRING COMMUNITY CORPORATION	* 3A1	CheckSpring Community Corporation NY, Bronx, New York, to become a bank holding company by acquiring 100 percent of the shares of Spring Bank, Bronx, New York pursuant to Section 3(a)(1) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
NMB FINANCIAL CORPORATION	3A1	NMB Financial Corporation, New Brunswick, New Jersey, to become a bank holding company by acquiring 100 percent of the outstanding stock of New Millennium Bank, New Brunswick, New Jersey, pursuant to Section 3(a)(C) of the BHC Act of 1956, as amended, and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable 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 July 2, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASIAN BANK	* Branch	Asian Bank, Philadelphia, PA, to change its principal place of business from 913 Arch Street, 3rd Floor, Philadelphia, PA to 1023 Race Street, Philadelphia, PA, and to establish the new location as a branch office.	Newspaper:	07/12/2016
			Federal Register:	Not applicable
DNB FINANCIAL CORPORATION	* 3A3	DNB Financial Corporation, Downingtown, PA, to acquire East River Bank, Philadelphia, PA, through its merger with and into DNB First, N.A.	Newspaper:	07/23/2016
			Federal Register:	08/01/2016
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners GP, LLC, Patriot Financial Manger LLP, Patriot Financial Manager, L.P., W. Kirk Wycoff, James J. Lynch and Ira M. Lubert, to acquire 10 percent or more of Heritage Commerce Corp, San Jose, California.	Newspaper:	Not available
			Federal Register:	05/31/2016

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 2, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
GENOA BANKING COMPANY, THE	Premises	Request by Genoa Banking Company, Genoa, Ohio for permission to exceed its limit of investment in premises as detailed in Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
METAMORA STATE BANK, THE	Premises	Metamora State Bank requests permission to exceed the limitations of Section 208.21 of Regulation H regarding investment in bank premises.	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 July 2, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, requests approval to establish a branch at 225 Merchant Walk Square, Charlottesville, Virginia	Newspaper:	07/11/2016
			Federal Register:	Not applicable
BNC BANCORP	* 3A5	BNC Bancorp, High Point, North Carolina, to acquire 100% of the voting securities of High Point Bank Corporation, High Point, North Carolina, and thereby indirectly acquire High Point Bank and Trust Company, High Point, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

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	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 July 2, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAINBRIDGE BANCSHARES, INC.	* 3A3	Bainbridge Bancshares, Inc., Bainbridge, Georgia, to acquire 100 percent of the outstanding voting stock of Citizens Bank, Cairo, Georgia.	Newspaper:	08/05/2016
			Federal Register:	Not available
BRAND GROUP HOLDINGS, INC.	CIC	Prior change in control notice filed by The W.R.S. 2016 Trust, W.R. Stephens, Jr., Trustee; the E.S.C. 2016 Trust, Elizabeth J. Campbell, Trustee; James Oswald Jacoby, Jr., the Robert L. Schulte Revocable Trust, Robert L. Schulte, Trustee; the Jackson Clay Hunter Revocable Living Trust, Jackson Clay Hunter, Trustee; Debbie Evans, Eric D. Summerhill, Ronald Max Clark, the Sorrells Joint Revocable Trust, W. Kent Sorrells, Trustee; Christopher Edwin Kauffman, Kenneth Aaron Clark, and the TST Trust, Timothy S. Trzebiatowski, Trustee, all of Little Rock, Arkansas; and the Emon A. Mahony Jr. Revocable Trust, Emon A. Mahony, Trustee, El Dorado, Arkansas; Dillon Joyce Ltd., Thomas Hendrick, Partner, Dallas, Texas; the Gary D. Boland and Dana L. Boland Living Trust, Gary D. Boland, Trustee, Ft. Smith, Arkansas; the Martin Family Revocable Living Trust, Bobby Martin, Trustee, Rogers, Arkansas; the Gash Grandchildren's Trust, Ray C. Gash, Trustee, North Little Rock, Arkansas; and the William S. Walker Living Trust, William J. Walker, Trustee, Ft. Smith, Arkansas; have applied to the Federal Reserve Board for permission to own up to 28.205% of the outstanding shares of Brand Group Holdings, Inc. and its subsidiary, The Brand Banking Company, both of Lawrenceville, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, to make certain public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 2, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the Magothy Gateway Office, located at 157 Ritchie Highway, Severna Park, Maryland.	Newspaper:	07/14/2016
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the Decatur Crossing Office, located at 2591 Blackmon Drive, Decatur, Georgia.	Newspaper:	07/14/2016
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 2, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
OREGON COMMUNITY BANK	* Branch	Oregon Community Bank, Oregon, Wisconsin, to establish a branch office located at the intersection of Highway Q and Water Wheel Drive, Waunakee, Wisconsin.	Newspaper:	07/05/2016
			Federal Register:	Not applicable
OTTAWA SAVINGS BANCORP, MHC	* MHC Conversion * SLHC Formation	Ottawa Savings Bancorp, MHC, Ottawa, Illinois, to convert to stock form and merge with and into Ottawa Savings Bancorp, Inc., Ottawa, Illinois. In connection with this application, Ottawa Savings Bancorp, Inc. will be merged into a de novo corporation named Ottawa Bancorp, Inc., a Maryland Corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of the voting shares of Ottawa Savings Bank, Ottawa, Illinois.	Newspaper:	07/07/2016
			Federal Register:	07/07/2016
PORTAGE COUNTY BANCSHARES, INC.	CIC	Daniel F. Burns and Nancy A. Burns, each individually and as trustees of the Daniel F. Burns and Nancy A. Burns Joint Revocable Trust dated February 22, 1994, and the Daniel F Burns and Nancy A. Burns Joint Revocable Trust dated February 22, 1994, all of Stevens Point, Wisconsin; together with Richard Burns, as trustee of the Richard Burns Trust, and the Richard Burns Trust, each of Almond, Wisconsin, Edward S. Burns, of Almond, Wisconsin; Alice Richter, of Stevens Point, Wisconsin; and Nicholas Richard Burns, of Almond, Wisconsin, as a group acting in concert to retain control of 25 percent or more of the common stock of Portage County Bancshares, Inc., Almond, Wisconsin, and thereby indirectly control Portage County Bank, Almond, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
QCR HOLDINGS, INC.	* 3A3	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of Community State Bank, Ankeny, Iowa.	Newspaper:	07/10/2016
			Federal Register:	Not available

Federal Reserve Bank of Chicago

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending July 2, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK AND TRUST COMPANY	* Branch	Farmers Bank & Trust Company, Blytheville, Arkansas, to establish a temporary branch facility to be located at #1 Park Avenue, Wilson, Arkansas.	Newspaper:	07/10/2016
			Federal Register:	Not applicable
FIRST STATE BANKING CORP	CIC	Notice by Janive Blanchard, Russellville, Arkansas, as trustee of the Blanchard Living Trust; Charles Bowen Blanchard, Russellville, Arkansas; Charles H. Blanchard, Russellville, Arkansas; Cynthia Blanchard, Russellville, Arkansas, individually and as co-trustee of the William H. Bowen Share No. 2 Trust, the William H. Bowen Exempt Share No. 1 QTIP Trust, and the William H. Bowen Nonexempt Share No. 1 QTIP Trust; Mary P. Hardman, Fayetteville, Arkansas, individually and as co-trustee of the William H. Bowen Share No. 2 Trust, the William H. Bowen Exempt Share No. 1 QTIP Trust, and the William H. Bowen Nonexempt Share No. 1 QTIP Trust; and W. Scott Bowen, as co-trustee of the William H. Bowen Share No. 2 Trust, the William H. Bowen Exempt Share No. 1 QTIP Trust, and the William H. Bowen Nonexempt Share No. 1 QTIP Trust, to collectively acquire control of more than 25 percent of First State Banking Corporation, Russellville, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
SOUTH CENTRAL BANCORP, INC.	4c8	South Central Bancorp, Inc., Kinmundy, Illinois, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
STONE BANCSHARES, INC.	CIC	Notice by James Troy "J.T." Compton, Mountain View, Arkansas; Charles Kevin Compton, Little Rock, Arkansas; Kris David Compton, Hendersonville, North Carolina; James Kent "Ken" Compton, Conway, Arkansas, each as a general partner and limited partner of the Compton Stone Quarry Family Limited Partnership, LLLP, and as members of the Compton family control group that also includes Lauren Ashley Compton, Niva Compton Lancaster, Springfield, Missouri, as trustee of the Niva Compton Lancaster GST Exempt Trust, Niva Compton Lancaster as trustee of the Niva Lancaster Revocable Living Trust, Charles Daniels and Sonya Daniels, both of Navarre, Florida, as co-trustees of the Daniels Family Trust Dated 7/12/2006, Sonya Daniels as trustee of the Douglas Lancaster Trust and Charles Kevin Compton as trustee of the Kevin Compton Revocable Trust, to acquire and retain ownership of more than 25 percent of the voting shares of Stone Bancshares, Inc., Mountain View, Arkansas.	Newspaper:	07/22/2016
			Federal Register:	Not available

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
1397471	BANK OF LITTLE ROCK, LITTLE ROCK, ARKANSAS	01/11/2016	06/27/2016	S	Small Bank

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 July 2, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIGFORK BANCSHARES, INC.	CIC	Change in Control Notice by Jeffrey A. Fisher, Bigfork, Minnesota, to acquire 25 percent or more of the shares of Bigfork Bancshares, Inc., Bigfork, Minnesota, and thereby indirectly gain control of First State Bank of Bigfork, Bigfork, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FRANSEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Provincial Bank, Lakeville, Minnesota, and incident thereto, establish a branch.	Newspaper:	Not available
			Federal Register:	Not applicable
MACKINAC FINANCIAL CORPORATION	* 3A3	Mackinac Financial Corporation, Manistique, Michigan to acquire 100 percent of Niagara Bancorporation, Inc., Niagara Wisconsin, and thereby indirectly acquire The First National Bank of Niagara, Niagara, Wisconsin.	Newspaper:	Not available
			Federal Register:	07/23/2016
UPTOWN BANCORPORATION, INC.	* 3A3	Uptown Bancorporation, Inc., Britton, South Dakota, to acquire at least 72 percent of First American State Bank, Oldham, South Dakota.	Newspaper:	Not available
			Federal Register:	07/15/2016

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 2, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
JONAH BANKSHARES	CIC	Notification submitted by the Duke Trust and Susan K. McMurry, as trustee, both of Casper, Wyoming, to acquire control of Jonah Bankshares, parent of Jonah Bank of Wyoming, both of Casper, Wyoming.	Newspaper:	Not available
			Federal Register:	07/13/2016

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 2, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AF MUTUAL HOLDING COMPANY	* MHC Conversion * SLHC Formation	Bancorp 34, Inc., Alamogordo, New Mexico, proposes to become a savings and loan holding company by acquiring 100 percent of Bank 34, Alamogordo, New Mexico. Upon the conversion of AF Mutual Holding Company, Alamogordo, New Mexico, to stock form, AF Mutual Holding Company and Alamogordo Financial Corp, Alamogordo, New Mexico, the existing mid-tier holding company of Bank 34, will cease to exist, and Bank 34 will become a wholly-owned subsidiary of Bancorp 34, Inc.	Newspaper: Federal Register:	Not available 07/07/2016
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
ORIGIN BANK	* Branch	Application by Origin Bank, Choudrant, Louisiana, to establish a branch at 120 City Center Drive, Jackson, Mississippi 39211.	Newspaper: Federal Register:	06/24/2016 Not applicable
SULPHUR SPRINGS BANCSHARES, INC.	* 3A5	Application by Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, to acquire by merger 100 percent of Wills Point Financial Corporation, and indirectly, Citizens National Bank, both of Wills Point, Texas.	Newspaper: Federal Register:	Not available 08/01/2016

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.

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

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending July 2, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch office at Senator Daniel K. Inouye Industrial Park, Pago Pago, American Samoa.	Newspaper:	06/28/2016
			Federal Register:	Not applicable
MISSION VALLEY BANCORP	CIC	The Wasserman MVB Trust of 2016, Earle Sawyer Wasserman as trustee on behalf of The Wasserman MVB Trust of 2016 and in his individual capacity, and Louise Linda Wasserman as trustee on behalf of The Wasserman MVB Trust of 2016, all of Los Angeles, California, to acquire 10 percent or more of the common shares of Mission Valley Bancorp and thereby indirectly acquire shares of Mission Valley Bank, both of Sun Valley, California.	Newspaper:	07/18/2016
			Federal Register:	07/20/2016
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
WELLS FARGO & COMPANY	CIC	Change in Bank Control Notice filed by Berkshire Hathaway, Inc., et al, Omaha, Nebraska, to acquire over 10.0 percent of the voting common stock of Wells Fargo & Company, San Francisco, California.	Newspaper:	Not available
			Federal Register:	07/19/2016

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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- 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
3398100	PRESIDIO BK, SAN FRANCISCO, CALIFORNIA	02/08/2016	06/07/2016	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act