
Federal Reserve Release



H.2

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

No. 39

Week Ending September 24, 2016

Forms

Forms -- initial Board review to extend with revision the interagency Joint Standards for Assessing Diversity Policies and Practices (FR 2100).

- Proposed, September 22, 2016

Regulations and Policies

Physical Commodities Activities -- publication for comment of (1) notice of proposed rulemaking to strengthen requirements and limitations on the physical commodity activities and investments of financial holding companies, and (2) revision without extension of the Consolidated Financial Statements for Holding Companies (FR Y-9C).

- Approved, September 22, 2016

Enforcement

Remedial Plans -- remedial plans submitted by Credit Suisse and BNP Paribas in response to the Board's 2014 enforcement actions against those institutions.

- Approved, September 22, 2016

H.2 Actions under delegated authority

September 18, 2016 to September 24, 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

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 850 Kamehameha Highway, Pearl City.

- Approved, September 21, 2016

Cleveland

The Cortland Savings and Banking Company, Cortland, Ohio -- to establish a branch at 75 South Main Street, Hudson.

- Approved, September 22, 2016

Minneapolis

First Western Bank and Trust, Minot, North Dakota -- to establish a branch at 324 North 3rd Street, Bismarck.

- Approved, September 23, 2016

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 100 East Wisconsin Avenue, Milwaukee.

- Approved, September 20, 2016

Philadelphia

Landmark Community Bank, Pittston, Pennsylvania -- to establish a branch at 781 Airport Road, Hazle Township.

- Approved, September 23, 2016

Bank Holding Companies

Minneapolis

American Heritage Holding Company, Saint Cloud, Minnesota -- to acquire Avon Bancshares, Inc., Avon, and thereby indirectly acquire Avon State Bank.

- Approved, September 19, 2016

Richmond

John Marshall Bancorp, Inc., Reston, Virginia -- to become a bank holding company by acquiring John Marshall Bank, Reston.

- Approved, September 19, 2016

St. Louis

South Central Bancshares of Kentucky, Inc., Glasgow, Kentucky -- to merge with Kentucky National Bancorp, Inc., Elizabethtown, and thereby indirectly acquire Kentucky Neighborhood Bank.

- Approved, September 19, 2016

Chicago

United Community Bancorp, Inc., Chatham, Illinois -- to merge with Illini Corporation, Springfield, and thereby indirectly control Farmers State Bank of Camp Point, Camp Point, and Illini Bank, Springfield.

- Approved, September 21, 2016

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Allied Bank, Mulberry, and to retain the acquired facilities as branches.

- Withdrawn, September 22, 2016

Bank Mergers

St. Louis

FNBC Bank, Ash Flat, Arkansas -- to purchase the assets and assume the deposit liabilities of Allied Bank, Mulberry, and to retain the acquired facilities as branches.

- Withdrawn, September 22, 2016

Change in Bank Control

Cleveland

Middlefork Financial Group Inc., Hyden, Kentucky -- change in bank control of Middlefork Financial Group Inc. and its subsidiaries, Farmers State Bank, Inc., Booneville; Hyden Citizens Bank, Inc., Hyden; and Farmers & Traders Bank of Campton, Campton.

- Permitted, September 23, 2016

Minneapolis

Munich Bancshares, Inc., Munich, North Dakota -- change in bank control of Munich Bancshares, Inc., and its subsidiary, Horizon Financial Bank, Munich.

- Permitted, September 22, 2016

Extensions of Time

Dallas

PlainsCapital Bank, Dallas, Texas -- extension to April 23, 2017, to establish a branch at 201 West 5th Street, Austin.

- Granted, September 23, 2016

Chicago

Rolling Hills Bank & Trust, Atlantic, Iowa -- extension to January 8, 2017, to establish a branch at 1404 16th Street, Wheatland, Wyoming.

- Granted, September 19, 2016

Savings and Loan Holding Companies

Cleveland

James R Powell 2016 Family Trust, Dayton, Ohio -- to become a savings and loan holding company by acquiring shares of Liberty Capital, Inc., Wilmington.

- Approved, September 23, 2016

Cleveland

Tinka K Powell 2016 Family Trust, Dayton, Ohio -- to become a savings and loan holding company by acquiring shares of Liberty Capital, Inc., Wilmington.

- Withdrawn, September 20, 2016

Cleveland

TK Powell 2016 Family Trust fbo JW Powell, Dayton, Ohio -- to become a savings and loan holding company by acquiring shares of Liberty Capital, Inc., Wilmington.

- Approved, September 23, 2016

Cleveland

TK Powell 2016 Family Trust fbo MW Powell, Dayton, Ohio -- to become a savings and loan holding company by acquiring shares of Liberty Capital, Inc., Wilmington.

- Approved, September 23, 2016

Cleveland

TK Powell 2016 Family Trust fbo RJ Powell, Dayton, Ohio -- to become a savings and loan holding company by acquiring shares of Liberty Capital, Inc., Wilmington.

- Approved, September 23, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
TIAA BOARD OF OVERSEERS	* SLHC Acquisition	TCT Holdings, Inc., Teachers Insurance and Annuity Association of America and TIAA Board of Overseers, each of New York, and each a unitary savings and loan holding company, request approval pursuant to Section 10(e)(1)(A)(ii) of the Home Owners Loan Act and the Board of Governors of the Federal Reserve System's 12 C.F.R. §238.15 of Regulation LL for the acquisition of EverBank Financial Corp., a unitary savings and loan holding company, and its subsidiary, EverBank, a federal stock savings association, both of Jacksonville, Florida.	Newspaper: Federal Register:	10/21/2016 Not available
WATERTOWN SAVINGS BANK	* Branch	Application by Watertown Savings Bank, Waltham, Massachusetts, to establish a branch at 1265 main street, Waltham, Massachusetts, pursuant to section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available 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 September 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MSB FINANCIAL CORP	CIC	Notice of Change in Control by Mr. Lawrence B. Seidman, Wayne, New Jersey; Seidman and Associates, LLC; Seidman Investment Partnership, LP; Seidman Investment Partnership II, LP; Seidman Investment Partnership III, LP, all of Parsippany, New Jersey; LSBK06-08, LLC, Palm Beach, Florida; Broad Park Investors, LLC; Chewy Goopy Cookies, LP, both of West Orange, New Jersey; CBPS, LLC, New York, New York; and 2514 Multi-Strategy Fund LP, Tampa, Florida, to increase their ownership above 10 percent of the shares of MSB Financial Corp, Millington, New Jersey.	Newspaper:	10/02/2016
			Federal Register:	Not available
NEWTON SAVINGS BANK	* 3A1	NSB Holdings, Inc., and NSB Mutual Holding Company, both of Newtown, Connecticut, to become a bank holding company by acquiring 100 percent of the voting shares of Newton Savings Bank, Newton, Connecticut, pursuant to Section 3(a)(1) and 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

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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 September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
HV BANCORP, INC	* 3A1	HV Bancorp, Inc., Huntingdon, PA, to become a bank holding company by acquiring 100% Huntingdon Valley Bank, Huntingdon, PA, upon its conversion from a mutual savings bank to a state chartered stock bank.	Newspaper:	10/10/2016
			Federal Register:	10/14/2016
MONUMENT BANCORP INC	* 3A1	Monument Bancorp, Inc., Doylestown, PA, to become a bank holding company by acquiring Monument Bank, Doylestown, PA.	Newspaper:	Not available
			Federal Register:	Not available
MONUMENT BANK	* 18C	Monument Bank ("Monument"), Doylestown, PA, to merge with Monument Interim Bank, Doylestown, PA, in connection with the purposed reorganization of Monument into Monument Bancorp, Inc., Doylestown, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY SAVINGS BANCORP INC	* SLHC Formation	Application by Community Savings Bancorp, Inc., Caldwell, Ohio, to become a savings and loan holding company by acquiring Community Savings, Caldwell, Ohio, in connection with the mutual-to-stock conversion of Community Savings.	Newspaper: Federal Register:	10/08/2016 10/20/2016
F.N.B. CORPORATION	* 3A3 * 3A5	Application by F.N.B. Corporation, Pittsburgh, Pennsylvania, to acquire Yadkin Financial Corporation, Raleigh, North Carolina, and thereby acquire control of Yadkin Bank, Statesville, North Carolina, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	10/17/2016 10/17/2016

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 24, 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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 24, 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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one low income housing public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SUNSHINE BANCORP, INC.	* SLHC Formation 4c8	Sunshine Bancorp, Inc., Plant City, Florida (Sunshine), to become a savings and loan holding company. Sunshine currently is a savings and loan holding company; Sunshine proposes to become a bank holding company for a moment in time by merging with FNB Bancorp Inc., Orlando, Florida and acquire its subsidiary bank, Florida Bank of Commerce, Orlando Florida, (FB Bank). Sunshine will retain its savings association, Sunshine Bank, Plant City, Florida. After the acquisition, Sunshine proposes to merge FB Bank with Sunshine Bank, with Sunshine Bank as the surviving entity, and become a savings and loan holding company.	Newspaper:	10/04/2016
			Federal Register:	Not available

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 September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, and thereby indirectly acquire Bank of Birmingham, Birmingham, Michigan.	Newspaper:	Not available
			Federal Register:	10/13/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
FIRST MERCHANTS CORPORATION	* 3A3	First Merchants Corporation, Muncie, Indiana to acquire 12.11 percent of Independent Alliance Banks, Inc., Fort Wayne, Indiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
			Federal Register:	09/12/2016
FIRST STATE BANCSHARES, INC.	* 3A5	First State Bancshares, Inc., New London, Wisconsin to merge with Rudolph Bancshares, Inc., Rudolph, Wisconsin and thereby indirectly control Farmers and Merchants Bank, Rudolph, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/17/2016

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREENWOODS FINANCIAL GROUP, INC.	CIC	The Stephen L. LaFrance, Jr. GW Investments Trust, the Jason P. LaFrance GW Investments Trust, the Amy Beth LaFrance GW Investments Trust, all of Little Rock, Arkansas, Stephen L. LaFrance, Jr., Little Rock, Arkansas, as trustee of the Stephen L. LaFrance, Jr. GW Investments Trust and co-trustee of the Jason P. LaFrance GW Investments Trust, Jason P. LaFrance, Little Rock, Arkansas, as co-trustee of the Jason P. LaFrance GW Investments Trust and as trustee of the Amy Beth LaFrance GW Investments Trust and the Amy LaFrance Bancroft GW Investments Revocable Trust, Little Rock, Arkansas, and Daniel B. Andrews, Sherwood, Arkansas, to acquire voting shares of Greenwood's Financial Group, Inc., Lake Mills, Wisconsin, and thereby join the existing LaFrance Family Control Group that was approved to acquire 10 percent or more of the outstanding shares of Greenwood's Financial Group, Inc. on May 20, 2013. Greenwood's Financial Group, Inc. controls The Greenwood's State Bank, Lake Mills, Wisconsin.	Newspaper: Federal Register:	Not available 09/01/2016
LASALLE BANCORP, INC.	CIC	Gerald F. Fitzgerald, Jr., Palatine, Illinois; the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr., as trustee; S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; Julie F. Schauer, Palatine, Illinois; the Julie F. Schauer 1994 Trust, Palatine, Illinois, with Julie F. Schauer as trustee; the GFF Family Exempt Trust Dated January 18, 1988, Inverness, Illinois, with Gerald F. Fitzgerald, Jr., James G. Fitzgerald, Thomas G. Fitzgerald and Peter G. Fitzgerald, as co-trustees; Otis Road Investments, LP, Inverness, Illinois, with Otis Management LLC, Inverness, Illinois as its general partner; and Otis Management LLC, Inverness, Illinois with James G. Fitzgerald as its member, acting in concert, to retain and acquire 25 percent or more of the shares of LaSalle Bancorp, Inc. and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper: Federal Register:	Not available 08/24/2016
MONONA BANKSHARES, INC.	* 3A5	Monona Bankshares, Inc., Monona, Wisconsin, to merge with MCB Bankshares, Inc., and thereby indirectly acquire Middleton Community Bank, both of Middleton, Wisconsin.	Newspaper: Federal Register:	Not available 10/21/2016
RIVER HOLDING COMPANY	* 3A5	River Holding Company, Stoddard, Wisconsin, to merge with Sparta Union Bancshares, Inc., Sparta, Wisconsin and thereby indirectly acquire Union National Bank and Trust Company, Sparta, Wisconsin.	Newspaper: Federal Register:	Not available 09/09/2016

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
SULLIVAN BANCSHARES, INC	* 3A5 * 3A1	Sullivan Bancshares, Inc., Sullivan, Illinois, to merge with Moultrie Bancorp, Inc., and thereby indirectly acquire Hardware State Bank, both of Lovington, Illinois. Sullivan BancShares, Inc. Employee Savings & Retirement Plan, Sullivan, Illinois to become a bank holding company by acquiring up to 32.90 percent of Sullivan Bancshares, Inc., Sullivan, Illinois, and thereby acquire control of First National Bank of Sullivan, Sullivan, Illinois.	Newspaper: Not available Federal Register: 10/13/2016

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 2400 Aggie Road, Jonesboro, Arkansas.	Newspaper:	09/28/2016
			Federal Register:	Not applicable

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CURRIE BANCORPORATION, INC.	* 3A3	Currie Bancorporation, Inc., Currie, Minnesota, to acquire 100 percent of First State Bank of Okabena, Okabena, Minnesota.	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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MAC BANCSHARES, INC.	* 3A5	Big Mac Bancshares, Inc., Hoxie, Kansas, to acquire 100 percent of the voting shares of Financial Shares, Inc., Morland, Kansas, and thereby indirectly acquire Citizens State Bank, Morland, Kansas.	Newspaper:	Not available
			Federal Register:	10/21/2016
DURANT BANCORP, INC.	* 3A3	Durant Bancorp, Inc., Durant, Oklahoma, to acquire 100 percent of the voting shares North American Bancshares, Inc., Sherman, Texas, and thereby indirectly acquire the American Bank of Texas, Sherman, Texas.	Newspaper:	10/07/2016
			Federal Register:	10/13/2016
GOERING MANAGEMENT COMPANY, LLC	* 3A3	Goering Management Company, LLC, and Goering Financial Holding Company Partnership, LP, both of Moundridge, Kansas, to acquire additional shares, for a total ownership of up to 65 percent of the voting shares of Bon, Inc., parent of The Citizens State Bank, both in Moundridge, Kansas.	Newspaper:	Not available
			Federal Register:	10/17/2016
MULVANE BANKSHARES, INC	CIC	Notification submitted by Frank L Carson, IV, Mulvane, Kansas, to retain shares of Mulvane Bankshares, Inc., Mulvane, Kansas, and for approval as a member of the Carson Family Group that controls Mulvane Bankshares, Inc. Notification submitted by Sidney A. Reitz, Salina, Kansas, as trustee of Frank L. Carson, Jr. Trust No. 2; and Frank L. Carson, III Trust No. 2; to retain control of Mulvane Bankshares, Inc., and for approval as a member of the Carson Family Group. Mulvane Bankshares, Inc. controls Carson Bank, Mulvane, Kansas.	Newspaper:	10/06/2016
			Federal Register:	10/11/2016

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.

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCSHARES, INC.	* 3A1	Application by Anchor Bancshares, Inc., Houston, Texas, to acquire First Bancshares of Texas, Inc., McGregor, Texas, and therefore indirectly Security Bank of Crawford, Crawford, Texas.	Newspaper:	Not available
			Federal Register:	09/30/2016
GREATER STATE BANCSHARI CORP.	* 3A1	Application by Greater State Bancshares Corp., McAllen, Texas, to become a bank holding company through the acquisition of Greater State Bank, Falfurrias, Texas.	Newspaper:	10/01/2016
			Federal Register:	10/03/2016
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish two branches at the following locations: One Cowboys Way, Frisco, Texas 75034; and 6635 Cowboys Way, Frisco, Texas 75034.	Newspaper:	10/05/2016
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	PWI	East West Bank, Pasadena, California, to make a \$13.3 million public welfare investment in CDAH II, LLC.	Newspaper: Federal Register:	Not applicable Not applicable
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC PREMIER BANK	PWI	Pacific Premier Bank, Irvine, California, requests prior approval to make a \$7.0 million public welfare investment in America First Multifamily Investors L.P.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available 07/19/2016

District: 12

Federal Reserve Bank of San Francisco

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

NONE

* Subject to the provisions of the Community Reinvestment Act