
Federal Reserve Release



H.2

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

No. 15

Week Ending April 14, 2018

Forms

Forms -- initial Board review to discontinue the Consumer Financial Stability Surveys (FR 3053).

- Proposed, April 8, 2018

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Consumer Financial Protection Bureau's (CFPB) Regulation B (Equal Credit Opportunity Act) (FR B).

- Proposed, April 9, 2018

Regulations and Policies

Minority Depository Institutions -- annual report to Congress on preserving minority depository institutions, in accordance with the Dodd-Frank Act.

- Published, April 10, 2018

Regulatory Capital Rule -- publication for comment of a joint notice of proposed rulemaking to revise the Board's regulatory capital rule to address upcoming changes to credit loss accounting under U.S. generally accepted accounting standards.

- Approved, April 10, 2018

Regulatory Capital, Capital Plan, and Stress Test Rules -- publication for comment of a notice of proposed rulemaking designed to simplify the Board's regulatory capital framework by more closely integrating its regulatory capital rule and capital plan rule.

- Approved, April 9, 2018

Supplementary Leverage Ratio -- publication for comment of a joint notice of proposed rulemaking to modify the enhanced supplementary leverage ratio standards for U.S. top-tier bank holding companies identified as global systemically important bank holding companies (G-SIBs) and certain insured depository institution subsidiaries of the G-SIBs.

- Approved, April 10, 2018

Enforcement

Porter Bancorp, Inc., Louisville, Kentucky -- written agreement dated September 21, 2011, terminated April 10, 2018.

- Announced, April 12, 2018

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Advisory Councils

Director, C&CA

Community Advisory Council -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the Community Advisory Council.

- Approved, April 9, 2018

Bank Branches, Domestic

New York

Amboy Bank, Old Bridge, New Jersey -- to establish a branch at 316 Applegarth Road, Monroe Township.

- Withdrawn, April 10, 2018

Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish a branch at 78 North Broad Street, Winder.

- Approved, April 13, 2018

Dallas

Happy State Bank, Happy, Texas -- to establish a branch at 1600 South Fairfield Street, Amarillo.

- Approved, April 12, 2018

Bank Holding Companies

Richmond

AsheCo, MHC, Inc., West Jefferson, North Carolina; and LifeStore Financial Group, Inc. -- to become bank holding companies through the conversion of LifeStore Bank, West Jefferson, from a federal savings bank to a state-chartered commercial bank; and election to become financial holding companies.

- Approved, April 10, 2018

Dallas

BOH Holdings, Inc., Houston, Texas -- to become a bank holding company by acquiring The Dublin National Bank, Dublin.

- Approved, April 13, 2018

St. Louis

CNB Bank Shares, Inc., Carlinville, Illinois -- to acquire Jacksonville Bancorp, Inc, Jacksonville, and thereby indirectly acquire Jacksonville Savings Bank; and election to become a financial holding company.

- Approved, April 11, 2018

Philadelphia

Juniata Valley Financial Corp., Mifflintown, Pennsylvania -- to acquire Liverpool Community Bank (Liverpool), Liverpool, in connection with Liverpool's merger with and into Juniata Valley Bank, Mifflintown.

- Approved, April 13, 2018

General Counsel

Mid Penn Bancorp, Millersburg, Pennsylvania -- waiver of application to acquire First Priority Financial Corporation, Malvern, and First Priority Bank, in connection with First Priority Bank's merger with and into Mid Penn Bank, Millersburg.

- Granted, April 13, 2018

Bank Holding Companies

General Counsel

NorthWest Indiana Bancorp, Munster, Indiana -- waiver of application to acquire First Personal Financial Corp., Orland Park, Illinois, and First Personal Bank, in connection with First Person Bank's merger with and into Peoples Bank SB, Munster.
- Granted, April 10, 2018

Chicago

Rock Rivers Bancorp, Rock Rapids, Iowa -- to become a bank holding company following the conversion of its subsidiary bank, Frontier Bank, Sioux Falls, South Dakota, from a federal savings association to a state-chartered bank.
- Withdrawn, April 9, 2018

Chicago

Van Financial Corporation, Breda, Iowa -- to continue to engage in extending credit and servicing loans.
- Approved, April 11, 2018

Banks, Foreign

Director, S&R

Banco Santander, S.A., Madrid, Spain -- relief from a commitment.
- Granted, April 12, 2018

Director, S&R

JN Bank Limited, Kingston, Jamaica -- to establish a representative office in Tamarac, Florida.
- Approved, April 13, 2018

Banks, State Member

Director, S&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments (two requests).

- Approved, April 12, 2018

Board Operations

Secretary

System of Records -- publication for comment of a notice of a proposed new system of records, BGFRS-40 (FRB-Board Subscription Services).

- Approved, April 5, 2018

(A/C)

Change in Bank Control

Kansas City

First Altus Bancorp, Inc., Altus, Oklahoma -- to retain control of First Altus Bancorp, Inc., and its subsidiary, Frazer Bank, Altus.

- Permitted, April 11, 2018

Atlanta

Pinnacle Bank Holding Company, Inc., Orange City, Florida -- change in bank control of Pinnacle Bank Holding Company, Inc., and its subsidiary, Pinnacle Bank, Orange City.

- Permitted, April 9, 2018

Extensions of Time

St. Louis

Midland States Bank, Effingham, Illinois -- extension to July 5, 2018, to merge with Alpine Bank & Trust Company, Rockford, and thereby acquire branches.

- Granted, April 11, 2018

Membership

St. Louis

INSOUTH Bank, Brownsville, Tennessee -- to become a member of the Federal Reserve System.

- Approved, April 12, 2018

Richmond

Lifestore Bank, West Jefferson, North Carolina -- to become a member of the Federal Reserve System.

- Approved, April 12, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARBORONE MUTUAL BANCSHARES	* 3A3	Application by HarborOne Mutual Bancshares and its mid-tier stock holding company, HarborOne Bancorp, Inc., both of Brockton, Massachusetts, to acquire Coastway Bancorp, Inc., and its subsidiary bank, Coastway Community Bank, both of Warwick, Rhode Island pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 201 Applegarth Road, Suite 101, Monroe Township, County of Middlesex, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable
LLOYDS BANK PLC	FBSEA	Lloyds Bank Corporate Markets PLC, London, England, to establish a representative office in Houston, Texas, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

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Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
MSB CAPITAL CORPORATION	* 3A1	Application by MSB Capital Corporation, Columbus, Ohio to become a bank holding company by acquiring 100% of the voting shares of United Midwest Savings Bank, De Graff, Ohio, upon its conversion to a national bank.	Newspaper:	Not available
			Federal Register:	Not available

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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577128	PEOPLES BK, MARIETTA, OHIO	02/27/2017	04/10/2018	S	Large Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, intends to increase its investment in bank premises by \$5.825 million.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST BANKSHARES, INC.	4c8	First Bankshares, Inc., Barboursville, West Virginia, to engage in the activities of extending credit and servicing loans through a subsidiary, Community Mortgage Network, Inc., Huntington, West Virginia.	Newspaper:	Not applicable
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBC FINANCIAL, INC.	* 3A1	CBC Financial, Inc., Westmont, Illinois, to become a bank holding company through the acquisition of 100 percent of Citizens Bank of Chatsworth, Chatsworth, Illinois.	Newspaper:	Not available
			Federal Register:	11/07/2017
DUNLAP IOWA HOLDING CO.	CIC	Julie J. Kaufmann individually and as a group acting in concert with Joyce Buxton, Springfield, Missouri; Philip Buxton, Springfield, Missouri; Audrey Buxton, San Diego, California; Julie J. Kaufmann, Harlan, Iowa; Leo P. Kaufmann, Harlan, Iowa; Kayla Weis, Harlan, Iowa; Mary Hoch, Harlan, Iowa; Michael Kaufmann, Oak Park, Illinois; Randall Kaufmann, Lenexa, Kansas; James R. Randall and Linda Randall, jointly with rights of survivorship, Osceola, Iowa; James Michael Randall, Stilwell, Kansas; Jennifer J. Main, N. Charleston, South Carolina; Jay T. Randall, Dunlap, Iowa; Lynn J. Randall, Dunlap, Iowa; and the Estate of Richard Randall, Dunlap, Iowa, to amend the Randall Family Control Group approved in 1982 and retain 25 percent or more of the voting shares of Dunlap Iowa Holding Co., Dunlap, Iowa, and thereby indirectly control Community Bank, Dunlap, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin to establish a branch at 1442 W. Wisconsin Ave, Milwaukee, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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187947	BANK IA, WEST DES MOINES, IOWA	07/31/2017	04/09/2018	S	Int Sm Bank
2333298	FIRST B&TC, EVANSTON, ILLINOIS	10/16/2017	04/07/2018	O	Int Sm Bank
651149	STATE BK, SPENCER, IOWA	02/27/2017	04/09/2018	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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48374	FIRST FINANCIAL BK, EL DORADO, ARKANSAS	09/18/2017	04/05/2018	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
VIKING FINANCIAL CORPORATION	* 3A1	Viking Financial Corporation, Alexandria, Minnesota, a savings and loan holding company, to become a bank holding company by acquiring 100% of First State Bank of Ashby, Ashby, Minnesota. In connection Viking Financial Corporation will retain ownership of its savings association subsidiary, Viking Bank, Alexandria, Minnesota and thereby engage in operating a savings association.	Newspaper:	Not available
	* 4c8		Federal Register:	05/02/2018

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK & TRUST COMPANY	* 18C	American State Bank & Trust Company, Great Bend, Kansas, to merge with Rose Hill Bank, Rose Hill, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
CENTRAL BANK OF THE MIDWEST	* Branch	Central Bank of the Midwest, Lee's Summit, Missouri, to establish a branch at 4209 E. 50th Terrace, Kansas City, Missouri.	Newspaper:	04/30/2018
			Federal Register:	Not applicable
PLAINS BANCSHARES, INC.	* 3A3	Plains Bancshares, Inc., Plains, Kansas, to acquire by merger 100 percent of the voting shares of Sixth Bancshares, Inc., Salina, Kansas, and thereby indirectly acquire Bank VI, Salina, Kansas.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending April 14, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 37.5 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas, First State Bank, Mesquite, Texas, Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	Not available
			Federal Register:	Not available
CENTENNIAL BANK	* Branch	Application by Centennial Bank, Lubbock, Texas, to establish a branch to be located at 901 South MoPac Expressway, Barton Oaks II, Suite 525, Austin, Texas 78746.	Newspaper:	04/11/2018
			Federal Register:	Not applicable
DIAMOND HTH STOCK COMPANY GP, LLC	* 18C * 3A1 * 3A3 * Branch	Application by Diamond HTH Stock Company GP, LLC, and Diamond HTH Stock Company, LP, both of Dallas, Texas, to become bank holding companies and retain ownership in Diamond A Financial, L.P., and therefore indirectly, Hilltop Holdings Inc., PlainsCapital Corporation, and PlainsCapital Bank, all of Dallas, Texas; Maedgen & White, L.P., Diamond HTH Stock Company GP, LLC, Diamond HTH Stock Company, LP, Diamond A Financial, L.P., Hilltop Holdings, Inc., and PlainsCapital Corporation, all of Dallas, Texas, to indirectly acquire The Bank of River Oaks, Houston, Texas; and for PlainsCapital Bank, Dallas, Texas, to acquire by merger The Bank of River Oaks and to further operate all the target institution's branches as branches of PlainsCapital Bank.	Newspaper:	Not available
			Federal Register:	05/04/2018
OVERTON FINANCIAL CORPORATION	* 3A3	Application by Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Overton, Texas, to acquire up to 37.8 percent of the issued and outstanding shares of voting common stock of Longview Financial Corporation, Longview, Texas, and indirectly, its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper:	Not available
			Federal Register:	05/14/2018
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas, to establish a branch at 3275 Boca Chica Boulevard, Brownsville, Cameron County, Texas 78521.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending April 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	CIC	Notice of Change in Control filed by Kevin Garn, Layton, Utah, to retain voting shares of FNB Bancorp, and thereby indirectly retain voting shares of First National Bank of Layton, both of Layton, Utah.	Newspaper:	04/12/2018
			Federal Register:	04/16/2018

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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