
Federal Reserve Release



H.2

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

No. 24

Week Ending June 16, 2018

Bank Holding Companies

Ameris Bancorp, Moultrie, Georgia -- to merge with Hamilton State Bancshares, Inc., Hoschton, and indirectly acquire Hamilton State Bank.

- Approved, June 11, 2018

Forms

Forms -- final Board review to extend with revision the Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8).

- Approved, June 11, 2018

Forms -- final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Consumer Financial Protection Bureau's (CFPB) Regulation M (Consumer Leasing) (FR M).

- Approved, June 14, 2018

Forms -- final Board review to extend without revision the Federal Reserve Clearance for Board Public Website Usability Surveys (FR 3076).

- Approved, June 15, 2018

Regulations and Policies

Host State Lending Ratios -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Announced, June 15, 2018

Regulations and Policies -- final rule to establish single-counterparty credit limits and initial Board review to implement a new information collection, Single-Counterparty Credit Limits (FR 2590), and associated notice requirements in connection with the final rule.

- Approved, June 14, 2018

Enforcement

Patterson Bankshares, Inc., Patterson, Georgia -- written agreement dated June 1, 2010, terminated June 7, 2018.

- Announced, June 12, 2018

Regions Bank, Birmingham, Alabama -- issuance of a consent order of prohibition against Ashley N. Burrus, a former institution-affiliated party of Regions Bank.

- Announced, June 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

Bank Branches, Domestic

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 17300 Chenal Parkway, Little Rock.

- Approved, June 11, 2018

Minneapolis

The First Bank of Baldwin, Baldwin, Wisconsin -- to establish a branch at 100 Mill Street, Balsam Lake.

- Approved, June 14, 2018

St. Louis

Providence Bank, Columbia, Missouri -- to establish a branch at 1643 South Jefferson Avenue, St. Louis.

- Approved, June 14, 2018

Bank Holding Companies

Minneapolis

Benic Holdings, Inc., Coon Rapids, Minnesota -- to become a bank holding company by acquiring shares of KES Bancshares, Inc., Virginia, and thereby indirectly acquire control of Northern State Bank.

- Approved, June 14, 2018

Chicago

CBC Financial, Inc., Westmont, Illinois -- to become a bank holding company by acquiring Citizens Bank of Chatsworth, Chatsworth.

- Approved, June 15, 2018

Bank Holding Companies

General Counsel

CenterState Bank Corporation, Winter Haven, Florida -- waiver of prior notice to acquire Charter Financial Corporation, West Point, Georgia, a savings and loan holding company, and CharterBank, in connection with CharterBank's merger into CenterState Bank, N.A., Winter Haven.

- Granted, June 11, 2018

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- through its affiliate, Legacy BancShares, Inc., Springdale, to indirectly acquire shares of Gravett Bancshares, Inc., Gravette, and thereby indirectly acquire Bank of Gravett.

- Approved, June 14, 2018

St. Louis

Legacy BancShares, Inc., Springdale, Arkansas -- to acquire through merger Gravett BancShares, Inc., Gravette, and thereby indirectly acquire Bank of Gravett, Gravette.

- Approved, June 14, 2018

Secretary

Pacific Premier Bancorp, Inc., Irvine, California -- to merge with Grandpoint Capital, Inc., Los Angeles, and indirectly acquire Grandpoint Bank, and for Pacific Premier Bank, Irvine, to merge with Grandpoint Bank and thereby acquire branches.

- Approved, June 12, 2018

Chicago

Westbury Bancorp, Inc., West Bend, Wisconsin -- to become a bank holding company following the conversion of its subsidiary bank, Westbury Bank, West Bend, from a federal savings bank to a state-chartered commercial bank.

- Approved, June 14, 2018

Banks, State Member

Secretary

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.
- Approved, June 14, 2018

Change in Bank Control

Kansas City

FSB Bancshares, Inc., Oklahoma City, Oklahoma -- change in bank control of FSB Bancshares, Inc., and its subsidiary, First Security Bank and Trust Company, Oklahoma City.
- Permitted, June 15, 2018

Extensions of Time

Chicago

Bosshard Financial Group, Inc., La Crosse, Wisconsin -- extension to September 15, 2018, to merge with Oregon Bancorp, Inc., La Crosse; and for Oregon Community Bank, Oregon, to merge with Grand Marsh State Bank, Grand Marsh, and retain the acquired facilities as branches.
- Granted, June 13, 2018

San Francisco

The Charles Schwab Corporation, San Francisco, California -- extension to July 31, 2018, to acquire a de novo depository institution, Charles Schwab Trust Bank, Henderson, Nevada.
- Granted, June 14, 2018

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to October 4, 2018, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, June 12, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPE COD FIVE MUTUAL COMPANY	4c8	Notification by Cape Cod Five Mutual Company, Harwich Port, Massachusetts pursuant to Section 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Section 225.23 of Regulation Y, for expedited action of the proposed transaction involving its direct wholly-owned subsidiary, Cape Cod Five Cents Savings Bank, Harwich Port, Massachusetts, to acquire 33.6 percent interest in Summit Technology Consulting Group, LLC, Lancaster, Pennsylvania.	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
223005	PUTNAM BK, PUTNAM, CONNECTICUT	12/02/2015	06/12/2018	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Other Foreign	JPMorgan Chase Bank, Columbus, Ohio, requests an extension of the corporate existence of J.P. Morgan International Finance Limited, Newark, Delaware, its Edge Act corporation subsidiary, for an additional period of 20 years, pursuant to Section 25A of the FRA.	Newspaper:	Not applicable
			Federal Register:	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	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
SENECA FALLS SAVINGS BANK MHC, THE	* MHC Merger	Seneca Falls Savings Bank MHC ("MHC"), and its SLHC subsidiary, Seneca-Cayuga Bancorp, Inc., ("Bancorp") both of Seneca Falls, NY, propose to indirectly acquire Medina Savings and Loan Association, ("Medina") Medina, NY, through the merger of Medina with and into Generations Bank, Seneca Falls, NY, a wholly-owned subsidiary of Bancorp.	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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending June 16, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CF MUTUAL HOLDING COMPANY	* SLHC Acquisition	CF Mutual Holding Company and Cincinnati Bancorp, both of Cincinnati, Ohio intend to acquire 100 percent of Kentucky Federal Savings and Loan Association, Covington, Kentucky, and merge it with and into Cincinnati Federal, Cincinnati, Ohio.	Newspaper:	Not available
			Federal Register:	Not available
CORTLAND SAVINGS AND BANKING COMPANY, THE	* Branch	Cortland Bank, Cortland, Ohio files an application to establish a new branch office at 14357 Pearl Road, Strongsville, Ohio.	Newspaper:	06/09/2018
			Federal Register:	Not applicable
FIFTH THIRD BANCORP	* 18C * 3A3 * 3A5 * Branch	Application by Fifth Third Bancorp, Cincinnati, Ohio, and its wholly owned banking holding company subsidiary, Fifth Third Financial Corporation, Cincinnati, Ohio, to acquire MB Financial, Inc., Chicago, Illinois, pursuant to Section 3 of the Bank Holding Company Act and MB Financial Bank, N.A., Chicago, Illinois to merge with and into Fifth Third Bank, Cincinnati, Ohio pursuant to Sections 18(c) of the Federal Deposit Insurance Act and 9 of the Federal Reserve Act.	Newspaper:	07/15/2018
			Federal Register:	Not available
PEOPLES BANCORP INC.	* Branch	Branch Application to operate a Mobile branch	Newspaper:	06/15/2018
			Federal Register:	Not applicable
PEOPLES BANCORP INC.	* Branch	Application for a Branch license for an existing drive through facility.	Newspaper:	06/15/2018
			Federal Register:	Not applicable

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish the following branches: 1) 3328 Peachtree Road NE, Atlanta, Georgia; 2) 3415 George Busbee Parkway NW, Kennesaw, Georgia; and 3) 3960 Old Milton Parkway, Alpharetta, Georgia.	Newspaper:	06/22/2018
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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- S = Satisfactory
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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
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 June 16, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	CIC	Notice by the William C. Martin 2018 Grantor Retained Annuity Trust #1, with William C. Martin as trustee, and the William C. Martin 2018 Grantor Retained Annuity Trust #2, with William C. Martin as trustee, all of Ann Arbor, Michigan, to join the Martin Family Control Group approved on December 15, 2017, and acquire control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	05/31/2018
CEDAR RAPIDS BANK AND TRUST COMPANY	* Branch	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa to establish a branch at 3406 F Avenue NW, Cedar Rapids, Iowa.	Newspaper:	06/16/2018
			Federal Register:	Not applicable
WINTRUST FINANCIAL CORPORATION	* 18C	Wintrust Financial Corporation, Rosemont, Illinois to merge with Chicago Shore Corporation, Chicago, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, Wintrust Bank, Chicago, Illinois to merge with Delaware Place Bank, Chicago, Illinois. As a result of the merger, Delaware Place Bank office will become a branch of Wintrust Bank.	Newspaper:	06/25/2018
	* 3A5		Federal Register:	06/25/2018
	* Branch			

District: 7
Federal Reserve Bank of Chicago

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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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
SAINT LOUIS BANCSHARES, CIC INC.		Notice by Donald G. Soffer 1995 Decanted Family Trust and Allen David Soffer, St. Louis, MO, as Trustee of such trust; KMB Holdings Irrevocable Trust and James Frederick Barton, III, Marco Island, FL, and Ann Barton Crowe, St. Louis, MO, both as Trustees of such trust; JFB Holdings Irrevocable Trust and Karen M. Barton, Marco Island, FL, and Ann Barton Crowe, St. Louis, MO, both as Trustees of such trust; Brenda Sue Plocher Revocable Trust and Brenda Sue Plocher, Highland, IL, as Trustee of such trust; Liebig Joint Revocable Trust and J. Travis Liebig, St. Louis, MO, and Kristen M. Liebig, St. Louis, MO, both as Trustees of such trust; Bernadette N. Barton 2006 Trust and James Frederick Barton, III, Marco Island, FL, Anna L. Dunlap, St. Louis, MO, and Stephanie J. Opel, St. Louis, MO, all as Trustees of such trust; Christopher W. Byron, Edwardsville, IL; and Kathleen A. Byron, Edwardsville, IL; The Crowe Joint Revocable Bank Stock Trust and Vance Crowe, St. Louis, MO, and Ann Barton Crowe, St. Louis, MO, both as Trustees of such trust; Chaos Holdings, LLC, St. Louis, MO; the John J. Kang Revocable Trust and John J. Kang, St. Louis, MO, as Trustee of such trust; Jeffrey A. Counton, Maryville, IL; the Jessica H. Hoagland Revocable Trust, and Jessica H. Hoagland, St. Louis, MO, and Craig C. Hoagland, St. Louis, MO, both as Co-Trustees of such trust; Debra Marie Liebig, Quincy, IL; Mishaal M. Taqui, St. Louis, MO; Paul Meyers, Chesterfield, MO; and Chasity Meyers, Chesterfield, MO (collectively the "Liebig Group") intend to apply to the Federal Reserve Board for permission for the Liebig Group to acquire 10 percent or more of the shares, and thereby control, of St. Louis Bancshares, Inc., of Town and Country, MO.	Newspaper: 07/05/2018 Federal Register: Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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2769570	PETIT JEAN ST BK, MORRILTON, ARKANSAS	03/05/2018	06/12/2018	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 16, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAKOTA COMMUNITY BANSHARES, INC.	CIC	The JTP Irrevocable Trust, the CLP Irrevocable Trust, the JDP Irrevocable Trust, and the SRM Irrevocable Trust, all of Baldwin, North Dakota (collectively, the "Pahlke Trusts"), and Jay T. Pahlke, Baldwin, North Dakota, individually and as Trustee of the Pahlke Trusts; for retroactive approval to join the Pahlke family shareholder group that controls 25% or more of Dakota Community Bانشares, Inc., Hebron, North Dakota ("DCBI BHC") and thereby indirectly controls Dakota Community Bank & Trust, NA, Hebron, North Dakota ("DCBT Bank"). In addition, the Amber D. Staiger Irrevocable Trust, Hebron, North Dakota and the Ward L. Sayler Irrevocable Trust, Mandan, North Dakota (collectively, the "Sayler Trusts"), and Amber D. Staiger, Hebron, North Dakota, individually and as Trustee of the Sayler Trusts; Dale Sayler, Hebron, North Dakota; Justin D. Sayler, Dickinson, North Dakota; and KerryAnn Thompson, Bismarck, North Dakota; for retroactive approval to join the Sayler family shareholder that controls 25% or more of DCBI BHC and thereby indirectly controls DCBT Bank.	Newspaper:	Not available
			Federal Register:	06/20/2018
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Notice by John H. Dammermann, Fort Myers, Florida, to acquire control of First BancShares, Inc. of Cold Spring, Cold Spring, Minnesota, and thereby indirectly acquire control of Granite Community Bank, Cold Spring, Minnesota.	Newspaper:	Not available
			Federal Register:	07/06/2018
FSB HOLDING COMPANY, INC.	CIC	Change in Control Notice by Greta Christianson, Bloomington, Minnesota and Ingrid Langseth, Worthington, Minnesota, individually, and as the members of the Christianson/Langseth group acting in concert to retain control of FSB Holding Company, Inc., Trimont, Minnesota (FSB), and thereby indirectly control Farmers State Bank of Trimont, Trimont, Minnesota (Trimont Bank). In addition, Beverly Anthony, Trimont, Minnesota to retain shares of FSB, as a member of the Anthony family shareholder control group acting in concert, and thereby indirectly control Trimont Bank.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	02/20/2018	06/10/2018	O	Small Bank

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 June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANK	* Branch	First Community Bank, Beemer, Nebraska, to establish a branch at 502 N. Main Street, Fremont, Nebraska.	Newspaper:	06/22/2018
			Federal Register:	Not applicable
MCCOOK NATIONAL BANK	Member	McCook National Bank, McCook, Nebraska (to be known as MNB Bank), to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RCB BANK	* Branch	RCB Bank, Claremore, Oklahoma, to establish a de novo branch at 3300 W. 6th Street, Lawrence, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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499453	FIRST ST BK NE, LINCOLN, NEBRASKA	01/09/2017	06/11/2018	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY BANCSHARES, INC.	CIC	Retroactive notice of change in control by Jack Bankhead, Mary Bankhead, James H. Gill, and Lynn Eldridge Gill all of Dallas, Texas, Atticus J. Gill, Fort Worth, Texas, and Meredith Gill Johnson, El Dorado Hills, California (together known as the Gill Family Group, a group acting in concert) to retain 25 percent or more of the outstanding shares of voting common stock and thereby control of City Bancshares, Inc., which controls City National Bank, both located in Corsicana, Texas.	Newspaper:	Not available
			Federal Register:	07/09/2018
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a Community Development and Public Welfare Investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ORIGIN BANK	* Branch	Application by Origin Bank, Choudrant, Louisiana, to establish a branch at 5515 & 5521 La Branch Street, Houston, Texas 77004.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 16, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN INTERNATIONAL BANCORP, INC.	* 3A1	Eastern International Bancorp, Inc. to become a bank holding company by acquiring 100 percent of Eastern International Bank, both of Los Angeles, California.	Newspaper:	06/23/2018
			Federal Register:	07/11/2018
TRANS PACIFIC BANCORP	CIC	Change in Bank Control notice by Denis Daly Trust, UAD 12/24/12, Denis Daly, trustee, River Forest, Illinois; Daly 2017 Gift Trust, Dorothy Daly, trustee, Oak Brook, Illinois; and Eleanor Daly, an individual, River Forest, Illinois; to retain additional voting shares of Trans Pacific Bancorp, and thereby acquire shares of Beacon Business Bank, National Association, both of San Francisco, California. The foregoing trusts and individuals are joining a previously approved group acting in concert.	Newspaper:	Not available
			Federal Register:	06/14/2018

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.

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