
Federal Reserve Release



H.2

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

No. 31

Week Ending August 4, 2018

Forms

Forms -- initial Board review to revise without extension the Capital Assessments and Stress Testing (FR Y-14A/Q/M).

- Proposed, July 31, 2018

Forms -- final Board review to extend without revision the Senior Financial Officer Survey (FR 2023).

- Approved, July 31, 2018

Forms -- final Board review to (1) extend with revision the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies, Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations, and Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-11, FR 2314, and FR Y-7N) and (2) extend without revision the Abbreviated Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies, Abbreviated Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations, Abbreviated Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations, and Capital and Asset Report of Foreign Banking Organizations (FR Y-11S, FR 2314S, FR Y-7NS, and FR Y-7Q).

- Approved, August 1, 2018

Personnel

Division of Monetary Affairs -- appointment of Katherine Tom as associate director.

- Approved, July 31, 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

Community Financial Services Bank, Benton, Kentucky -- to establish a branch at 414 S. 12th Street, Murray.

- Approved, July 30, 2018

Atlanta

First Vision Bank of Tennessee, Tullahoma, Tennessee -- to establish a branch at 372 West Northfield Boulevard, Murfreesboro.

- Approved, July 30, 2018

Cleveland

Peoples Bancorp Inc., Marietta, Ohio -- to establish a branch at 907 Chillicothe Street, Portsmouth, and to operate a mobile branch to serve Cincinnati and Portsmouth (two applications).

- Approved, July 31, 2018

Bank Holding Companies

Minneapolis

Bryant Bancshares, Inc., Bryant, South Dakota -- to acquire Richland State Bank, Bruce.

- Approved, July 30, 2018

Bank Holding Companies

General Counsel

Emclair Financial Corp, Emlenton, Pennsylvania -- waiver of application to acquire Community First Bancorp, Inc., Reynoldsville, and Community First Bank, in connection with Community First Bank's merger with and into The Farmers National Bank of Emlenton, Emlenton.

- Granted, August 1, 2018

General Counsel

FNS Bancshares, Inc., Scottsboro, Alabama -- waiver of application to acquire Catoosa Bancshares, Inc., Fort Oglethorpe, Georgia, and Capital Bank, in connection with Capital Bank's merger with and into FNB Bank, Scottsboro.

- Granted, August 3, 2018

Director, S&R

Ocean Bankshares, Inc., Miami, Florida -- limited relief from certain commitments.

- Granted, July 30, 2018

General Counsel

River Financial Corporation, Prattville, Alabama -- waiver of application to acquire PSB Bancshares, Inc., Clanton, and Peoples Southern Bank (PSB), in connection with PSB's merger with and into River Bank & Trust, Prattville.

- Granted, August 3, 2018

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas -- to merge with City Bank and Trust Company, Guymon, Oklahoma, and thereby establish a branch.

- Approved, August 3, 2018

Banks, Foreign

Director, S&R

Nordea Bank Abp, Helsinki, Finland -- to establish a branch in New York, New York.
- Approved, August 3, 2018

Banks, State Member

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to make a public welfare investment.
- Approved, July 31, 2018

Change in Bank Control

Atlanta

FCB Bancshares, Inc., Cullman, Alabama -- to retain control of FCB Bancshares, Inc. and its subsidiary, Premier Bank of the South, Good Hope.
- Permitted, August 2, 2018

Minneapolis

First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota -- change in bank control of First BancShares, Inc., of Cold Spring, Cold Spring, and its subsidiary, Granite Community Bank, Cold Spring.
- Permitted, July 31, 2018

Currency

Director, RBOPS

Federal Reserve Notes -- print order for fiscal year 2019.
- Approved, July 30, 2018

Extensions of Time

Dallas

The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas -- extension to November 1, 2018, to acquire shares of FCT Bancshares, Inc., Waco, and thereby indirectly acquire shares of First National Bank of Central Texas.

- Granted, July 31, 2018

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to November 2, 2018, to acquire shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; First State Bank, Mesquite; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, August 1, 2018

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, August 3, 2018

Membership

San Francisco

Nano Banc, Murrieta, California -- to become a member of the Federal Reserve System.

- Approved, August 3, 2018

Savings and Loan Holding Companies

General Counsel

Century Next Financial Corporation, Ruston, Louisiana -- waivers of applications under the Bank Holding Company Act and the Home Owners' Loan Act to acquire Ashley Bancstock Company, Crossett, Arkansas, and First National Bank of Crossett (Crossett Bank), in connection with Crossett Bank's merger with and into Bank of Ruston, Ruston.

- Granted, August 2, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment	Prior notice by State Street Bank and Trust Company, Boston, Massachusetts (SSBT), and SSBT's Edge corporation subsidiary, State Street International Holdings (SIH), pursuant to Section 211.9(f) of Regulation K, of their intention to make an investment in connection with the acquisition of BestX Ltd., a private limited company, and its subsidiary, BestX USA, Inc.	Newspaper: Federal Register:	Not applicable Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	Filing by State Street Bank and Trust Company, Boston, Massachusetts (SSBT), and SSBT's Edge corporation subsidiary, State Street International Holdings, of a 30 days' prior notice, pursuant to Section 211.9(f) of Regulation K, to form and contribute capital to a new United Kingdom subsidiary in order to acquire 100% of the voting and equity interests in three wholly owned foreign subsidiaries of Charles River Systems, Inc., a Massachusetts corporation.	Newspaper: Federal Register:	Not applicable 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
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 August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON, THE	Investment	The Bank of New York Mellon, New York, New York, to invest in an indirect subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SOLVAY BANK	* Branch	Solvay Bank, Solvay, New York, to establish a branch office to be located at 3201 West Genesee Street, Syracuse, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
STANDARD CHARTERED HOLDINGS INC.	4c8	Standard Chartered Bank, London, England, through its subsidiary, Standard Chartered Holdings, Inc., New York, New York, to engage through a newly formed entity, The Consortium, LLC, in data processing activities, pursuant to Section 225.28(b)14 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available

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		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch facility to be located at 1400 Gilbert Way, Suite C-101, Lancaster PA.	Newspaper:	08/10/2018
			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 August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 August 4, 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 August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPSTAR FINANCIAL HOLDINGS, INC.	* 18C	CapStar Financial Holdings, Inc., Nashville, Tennessee, to merge with Athens Bancshares Corporation, and thereby directly acquire Athens Federal Community Bank, National Association, both of Athens, Tennessee. In connection with the merger, Applicant's subsidiary bank, CapStar Bank, Nashville, Tennessee, to merge with Bank and thereby acquire 10 Tennessee branches.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for permission to make Low Income Housing Tax Credit investments without prior approval to the extent that Regions Bank's aggregate investment in public welfare investments would not exceed 10 percent of its capital stock and surplus.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MID-ILLINOIS BANCSHARES, INC.	* 3A3	First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, to acquire 100 percent of SCB Bancorp, Inc., and thereby indirectly acquire Soy Capital Bank and Trust Company, both of Decatur, Illinois.	Newspaper:	Not available
			Federal Register:	09/04/2018

District: 7
Federal Reserve Bank of Chicago

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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- 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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAKSTAR BANK	* Branch	OakStar Bank, Springfield, Missouri requests to establish a branch facility at 3620 E. Sunshine Street, Springfield, Missouri.	Newspaper:	08/26/2018
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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		

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 4, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS COMMUNITY BANCORP, INC.	* 3A3	Citizens Community Bancorp, Inc., Eau Claire, Wisconsin, to acquire 100 percent of United Bank, Osseo, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/24/2018
FISHBACK FINANCIAL CORPORATION	CIC	Patricia Fishback, Brookings, South Dakota, individually and as trustee of the Robert E. Fishback GRAT A Trust, Brookings, South Dakota, to retain 10% or more of the shares and thereby control of Fishback Financial Corporation, Brookings, South Dakota (FFC BHC) and thereby indirectly retain control of First Bank & Trust, Brookings, South Dakota (FBT Brookings) and First Bank & Trust, Sioux Falls, South Dakota (FBT Sioux Falls). In addition, Mary Beth Fishback, Brookings, South Dakota and eighteen (18) trusts (with Mary Beth Fishback; Robert Fishback, Thomas Fishback, and Van Fishback, all of Brookings, South Dakota; and Ann Rivlin of Madison, Wisconsin each as trustee of one or more of these trusts), for retroactive approval to join the Fishback family shareholder group that controls 25% or more of FFC BHC and thereby indirectly controls FBT Brookings and FBT Sioux Falls.	Newspaper:	Not available
			Federal Register:	Not available
HERITAGE BANCSHARES GROUP, INC.	CIC	Change in Control Notice by Heritage Bancshares Group, Inc., Employee Stock Ownership Plan and Trust, Spicer, Minnesota ("ESOP"), and Justin Rey, Sioux Falls, South Dakota, individually and as trustee of ESOP, to acquire additional shares of Heritage Bancshares Group, Inc., Spicer, Minnesota, and thereby indirectly acquire control of Heritage Bank, National Association, Spicer, Minnesota.	Newspaper:	Not available
			Federal Register:	08/08/2018
KODA BANCOR, INC.	4c8	Koda Bancor, Inc., Drayton, North Dakota, proposes to acquire through an in-kind dividend, ownership of Citizens Insurance Agency, Inc., Cavalier, North Dakota and Walhalla Insurance Agency, LLC, Walhalla, North Dakota from its wholly-owned subsidiary, Citizens State Bank Midwest, Cavalier, North Dakota.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MACKINAC FINANCIAL CORPORATION	* 3A3	Mackinac Financial Corporation, Manistique, Michigan, to acquire 100 percent of Lincoln Community Bank, Merrill, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/23/2018
MIDCOUNTRY ACQUISITION CORPORATION	* SLHC Formation	MidCountry Acquisition Corp., Minneapolis, Minnesota, to become a savings and loan holding company by acquiring 100 percent of MidCountry Bank, Bloomington, Minnesota.	Newspaper:	Not available
			Federal Register:	08/28/2018

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARK FINANCIAL GROUP, INC.	* 3A3	Park Financial Group, Inc., Minneapolis, Minnesota, to acquire 48.46% of Mesaba Bancshares, Inc., Grand Rapids, Minnesota, and thereby indirectly acquire The Lake Bank, Two Harbors, Minnesota, and American Bank of the North, Nashwauk, Minnesota. In addition, Park Financial Group, Inc., has secured an option to purchase the remaining 51.54% of the voting shares of Mesaba Bancshares, Inc., Grand Rapids, Minnesota.	Newspaper:	08/30/2018
			Federal Register:	Not available
PF INVESTORS, INC.	* 3A1	PF Investors, Inc., Whitehall, Wisconsin, to become a bank holding company by acquiring 100% of PFSB Bancorporation, Inc., Pigeon Falls, Wisconsin, and thereby indirectly acquire Pigeon Falls State Bank, Pigeon Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/20/2018
WNB HOLDING COMPANY	* 3A3	WNB Holding Company, Winona, Minnesota, to acquire 100 percent of First State Bank of Wabasha, Wabasha, Minnesota. WNB Holding Company also to acquire 100 percent of First State Insurance of Wabasha, Inc., Wabasha, Minnesota and thereby indirectly engage in general insurance agency activities in a community that has a population not exceeding 5,000.	Newspaper:	Not available
	4c8		Federal Register:	08/10/2018

District: 9
Federal Reserve Bank of Minneapolis

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
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 August 4, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOK FINANCIAL CORPORATION	* 3A1	BOK Financial Corporation, Tulsa, Oklahoma, to acquire, through its newly formed subsidiary, BOKF Merger Corporation Number Sixteen, Tulsa, Oklahoma, up to 100 percent of the voting shares of CoBiz Financial, Inc., parent of CoBiz Bank (doing business as Colorado Business Bank in Colorado and Arizona Business Bank in Arizona), both of Denver, Colorado.	Newspaper:	08/09/2018
	* 3A3		Federal Register:	08/17/2018
	* 3A5			
FIRST MISSOURI BANK	* 18C	First Missouri Bank, Brookfield, Missouri, to purchase certain assets and assume certain liabilities of a branch located at 101 S. Market, Milan, Missouri, of UMB Bank, Kansas City, Missouri.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIRST PRYOR BANCORP, INC.	CIC	Ernest E. (Gene) Dillard, Sheila A. Dillard, and Aaron D. Dillard, all of Tulsa Oklahoma, and Sarah E. Dillard, Dallas, Texas, to acquire voting shares of First Pryor Bancorp, Inc., Pryor, Oklahoma, and thereby be approved as members of the Dillard family group, which collectively controls 25 percent or more of First Pryor Bancorp, Inc. First Pryor Bancorp, Inc. is the parent of First Priority Bank, Pryor, Oklahoma, and Locust Grove Banshares, Inc., Locust Grove, Oklahoma, Locust Grove Banshares, Inc. controls Lakeside Bank of Salina, Salina, Oklahoma, and Bank of Locust Grove, Locust Grove, Oklahoma.	Newspaper:	08/12/2018
			Federal Register:	08/20/2018
PAGE BANCSHARES, INC.	CIC	Kevin Page, Trustee of the Kevin Page Trust, Fort Worth, Texas, Dana Page, Co-Trustee of the Dana Page Trust, Austin, Texas, Meghan Anderson Smith, Co-Trustee of the Meghan Anderson Smith Trust, Fremont, Nebraska, Whitney Anderson, Co-Trustee of the Whitney Anderson Trust, Coppell, Texas, Eric Jones, Trustee of the Eric Jones Trust, Blue Lake, California, and Christopher Marious Jones, Co-Trustee of the Christopher Marious Jones Trust, Los Angeles, California, to retain control of Page Bancshares, Inc., Liberty, Missouri, and for approval as members of the Page Family Group. The Page Family Group controls more than 25 percent of the shares of Page Bancshares, Inc., Liberty, Missouri, parent of Pony Express Bank, Braymer, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
UNION STATE BANK, THE	* Branch	Union State Bank, Arkansas City, Kansas, to establish a branch at 4110 SE Nowata Road, Bartlesville, Oklahoma.	Newspaper:	08/03/2018
			Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
14650	BANK OF LOCUST GROVE, LOCUST GROVE, OKLAHOMA	04/23/2018	07/26/2018	S	Small 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 August 4, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch at 2 Riverway Drive, Suite 160, Houston, Texas 77056.	Newspaper:	08/04/2018
			Federal Register:	Not applicable
LAGUNA MADRE BANCSHARES, INC.	CIC	Notice by Richard Franke, Bayview, Texas, and Dennis Franke, Brownsville, Texas, each individually, to acquire and control 25 percent or more of the shares and thereby control of Laguna Madre Bancshares, Inc., and First National Bank, both located in South Padre Island, Texas; Retroactive notice by The McDaniel Nevada Irrevocable Trust, Fort Worth, Texas, Barbara McDaniel, Fort Worth, Texas, Trustee for The McDaniel Nevada Irrevocable Trust, the Estate of Melvin H. Chapman, South Padre Island, Texas, Stewart Chapman, Wichita Falls, Texas, Executor for the Estate of Melvin H. Chapman, Trevor Franke, Frisco, Texas, Denise Franke Yeary, Dallas, Texas, Richard Franke, Jr., John P. Franke, and Kevin C. Franke, all of Bayview, Texas, to join the group acting in concert previously approved on February 7, 1997, under Section 3 of the Bank Holding Company Act ("the 1997 Group") and for this newly reconfigured group acting in concert to retain control of greater than 25 percent of Laguna Madre Bancshares, Inc.	Newspaper:	08/02/2018
			Federal Register:	08/06/2018
STEELE HOLDINGS, INC.	* 3A5	Steele Holdings, Inc., Tyler, Texas, to acquire by merger Joaquin Bankshares, Inc., Huntington, Texas, and indirectly Texas State Bank, Joaquin, Texas	Newspaper:	Not available
			Federal Register:	Not available
VBT FINANCIAL CORPORATION	* 18C	Applications by VBT Financial Corporation, San Antonio, Texas, to become a bank holding company through the acquisition of 100 percent of the stock of Vantage Bank Texas, San Antonio, Texas, and to acquire 100 percent of the stock of Inter National Bank, McAllen, Texas; Vantage Bank Texas to acquire by merger Inter National Bank and to establish all offices of Inter National Bank as branches of Vantage Bank Texas.	Newspaper:	Not available
	* 3A1		Federal Register:	08/01/2018
	* 3A3			
	* Branch			

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.

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 4, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOU BANCORP, INC.	CIC	Change in Bank Control Notice by the Browning Family Group, Ogden, Utah, to retain shares of BOU Bancorp, Inc., and thereby retain shares of Bank of Utah, both of Ogden, Utah.	Newspaper:	Not available
			Federal Register:	08/01/2018
SUMMIT BANCSHARES, INC.	CIC	Change in Bank Control notice by Shirley and Steve Nelson to retain 35.92 percent of the voting shares of Summit Bancshares, Inc., and thereby indirectly control Summit Bank, both of Oakland, California.	Newspaper:	Not available
			Federal Register:	Not available
SUMMIT BANCSHARES, INC.	CIC	Change in Bank Control notice by Shirley and Steve Nelson to retain 35.92 percent of the voting shares of Summit Bancshares, Inc., and thereby indirectly control Summit Bank, both of Oakland, California.	Newspaper:	Not available
			Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act