
Federal Reserve Release



H.2

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

No. 44

Week Ending November 3, 2018

Change in Bank Control

CapStar Financial Holdings, Inc., Nashville, Tennessee -- change in bank control of CapStar Financial Holdings, Inc., and its subsidiary, CapStar Bank, Nashville.

- Permitted, November 2, 2018

Forms

Forms -- initial Board review to extend with revision the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12) and Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A).

- Proposed, October 29, 2018

Forms -- initial Board review to extend without revision the Notice Requirements Associated with Regulation W (FR W).

- Proposed, November 1, 2018

Personnel

Division of Financial Management -- appointment of Karen Vassallo as associate director.

- Announced, November 2, 2018

Regulations and Policies

Derivatives Contracts -- publication for comment of an interagency proposal that would implement a new method for calculating the exposure amount of derivative contracts under the agencies' regulatory capital rules.

- Approved, October 30, 2018

Regulations and Policies

Reduced Reporting for Depository Institutions -- publication for comment of an interagency proposal to streamline regulatory reporting for qualifying small institutions, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, October 29, 2018

Regulations and Policies -- (1) two proposed rules to establish a revised framework for tailoring prudential standards to the risk profiles of large U.S. banking organizations; and (2) initial Board review to amend the Consolidated Financial Statements for Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP), Capital Assessments and Stress Testing (FR Y-14), Complex Institution Liquidity Monitoring Report (FR 2052a), and Banking Organization Systemic Risk Report (FR Y-15) information collections.

- Approved, October 31, 2018

Supervisory Rating Systems -- (1) final rule adopting a new rating system for large financial institutions and (2) notice to apply the Board's existing supervisory rating system to certain savings and loan holding companies.

- Approved, November 1, 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

Atlanta

Professional Bank, Coral Gables, Florida -- to establish a branch at 9150 South Dadeland Boulevard, Miami.

- Approved, November 2, 2018

Bank Holding Companies

General Counsel

Independent Bank Corp., Rockland, Massachusetts -- waiver of application to acquire MNB Bancorp, Milford, and The Milford National Bank (Bank), in connection with Bank's merger with and into Rockland Trust Company, Rockland.

- Granted, November 2, 2018

Dallas

VBT Financial Corporation, San Antonio, Texas -- to become a bank holding company through the acquisition of Vantage Bank Texas, San Antonio, and to acquire Inter National Bank, McAllen; and for Vantage Bank Texas to merge with Inter National Bank and to establish branches.

- Approved, October 29, 2018

Bank Premises

Cleveland

The Genoa Banking Company, Genoa, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, November 2, 2018

Change in Bank Control

Kansas City

American State Bancshares, Inc., Wichita, Kansas -- to retain control of American State Bancshares, Inc., and its subsidiary, American State Bank and Trust Company, Great Bend.

- Permitted, November 1, 2018

Kansas City

TCM Company, Crete, Nebraska -- change in bank control of TCM Company and its subsidiary, City Bank & Trust Co., Lincoln.

- Permitted, November 1, 2018

Extensions of Time

Dallas

The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas -- extension to February 1, 2019, to acquire shares of FCT Bancshares, Inc., Waco, and thereby indirectly acquire shares of First National Bank of Central Texas.

- Granted, November 1, 2018

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to February 2, 2019, 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, November 2, 2018

Kansas City

Exchange Bank & Trust Company, Perry, Oklahoma -- extension to February 1, 2019, to establish a branch at 316 North Main Street, Stillwater.

- Granted, November 1, 2018

Extensions of Time

Dallas

Veritex Community Bank, Dallas, Texas -- extension to August 22, 2019, to establish a branch at 1001 Main Street, Garland.

- Granted, November 1, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|--------------------|---|------------------------------|---------------|
| HOMETOWN FINANCIAL GROUP, INC | * 3A3 | Application by Hometown Financial Group, MHC and its wholly owned subsidiary, Hometown Financial Group, Inc., both of Easthampton, Massachusetts to acquire Pilgrim Bancshares, Inc., and its subsidiary bank, Pilgrim Bank, both of Cohasset, Massachusetts pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. Upon consummation of the merger, Pilgrim Bank would remain a separate wholly-owned subsidiary of Hometown Financial Group, Inc. | Newspaper: | 11/18/2018 |
| | * 3A5 | | Federal Register: | 11/23/2018 |
| RADIUS BANCORP, INC. | * 3A1 | Application by Radius Bancorp, Inc., Boston, Massachusetts to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the application by Radius Bank, Boston, Massachusetts, to convert to a Massachusetts-chartered trust company. | Newspaper: | Not available |
| | | | 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 |
|---------|------------------------------------|------------|-----------------|------------|-------------|
| 1004470 | HOMETOWN BK, OXFORD, MASSACHUSETTS | 06/11/2018 | 10/25/2018 | S | Int Sm Bank |

CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE | | |

District: 2**Federal Reserve Bank of New York****Filings received during the week ending November 3, 2018**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|---|------------------------------|----------------|
| ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE | * 3A3 | The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York. | Newspaper: | 11/22/2018 |
| | | | Federal Register: | 11/27/2018 |
| MORGAN STANLEY | Investment | Morgan Stanley, New York, New York, to make an additional investment of up to \$1 billion of the equity of Morgan Stanley Bank, AG, Frankfurt, Germany, pursuant to Section 211.9(f) of Regulation K. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| ORANGE BANK & TRUST COMPANY | * Branch | Orange Bank & Trust Company, Middletown, New York, to establish a branch office to be located at 859-861 Franklin Avenue, Town of Mount Pleasant, Westchester County, New York. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| WOORI FINANCIAL GROUP INC. | * 3A1 | Woori Financial Group, to become a bank holding company by acquiring 100 percent of Woori Bank, both of Seoul, South Korea, and indirectly acquire control of Woori America Bank, New York, New York. | 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 | | | | | |

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 November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|------------------------------|---------------|
| WSFS FINANCIAL CORPORATION | * SLHC Merger | WSFS Financial Corporation, Wilmington, Delaware, to merge with Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, and therefore indirectly acquire Beneficial Bank, Philadelphia, PA. | Newspaper: | Not available |
| | | | Federal Register: | 11/27/2018 |

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 November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE | | | | | |

CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending November 3, 2018

| 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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|---------|---|------------|-----------------|------------|-------------|
| 3627109 | FRONTIER CMNTY BK, WAYNESBORO, VIRGINIA | 06/11/2018 | 10/17/2018 | S | Small Bank |

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 November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------|--------------------|--|------------------------------|----------------|
| COMPASS BANK | PWI | Compass Bank, Birmingham, Alabama, request for approval to make seven public welfare investments. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| FIRST HOME BANK | * Branch | First Home Bank, Seminole, Florida, to establish a branch at 9190 Seminole Boulevard, Seminole, Florida, concurrently with the relocation of the main office to 700 Central Avenue, St. Petersburg, Florida. | Newspaper: | 11/09/2018 |
| | | | Federal Register: | Not applicable |

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 | | |

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------|--------------------|---|------------------------------|----------------|
| AJJ BANCORP, INC. | * 18C | AJJ Bancorp, Inc., Elkader, Iowa, to acquire via merger 100 percent of the voting shares of Swisher Bankshares, Inc., Swisher. In addition, AJJ Bancorp. Inc.'s subsidiary bank, Central State Bank, Elkader, Iowa, to merge with Swisher Trust & Savings Bank, Swisher, Iowa. As a result of the merger, Swisher Trust and Savings Bank office located at 59 Rose Avenue, Swisher, Iowa, will become branch of Central State Bank. | Newspaper: | Not available |
| | * 3A3 | | Federal Register: | 11/21/2018 |
| | * Branch | | | |
| ELGIN BANCSHARES, INC. | CIC | Notice by Jill E. Markowski, individually and as trustee of the Jill E. Sapiente Trust and Jill E. Markowski Descendants Trust, both of Inverness, Illinois; the Jill E. Sapiente Trust, Inverness, Illinois; the Jill E. Markowski Descendants Trust, Inverness, Illinois; together with John S. Sapiente, as trustee of the John S. Sapiente Revocable Trust, Naples, Florida; the John S. Sapiente Revocable Trust, Naples, Florida; Jacqueline M. Buckstaff, as trustee of the Jacqueline M. Sapiente Trust and the Jacqueline M. Buckstaff Descendants Trust, both of Deer Park, Illinois; the Jacqueline M. Sapiente Trust, Deer Park, Illinois; the Jacqueline M. Buckstaff Descendants Trust, Deer Park, Illinois; John A. Sapiente, as trustee of the John A. Sapiente Trust and the Joan A. Sapiente Descendants Trust, Inverness, Illinois; and the John A. Sapiente Trust, Inverness, Illinois; and the John A. Sapiente Descendants Trust, Inverness, Illinois to retain control of more than 25 percent of the voting shares of Elgin Bancshares, Inc., Elgin, Illinois, and thereby indirectly control Union National Bank and Trust Company, Elgin, Illinois. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| FIDELITY COMPANY | * 3A3 | Fidelity Company, Dubuque, Iowa, to acquire 100 percent of the outstanding shares of State Bank, New Hampton, Iowa. | Newspaper: | 12/02/2018 |
| | | | Federal Register: | 12/03/2018 |
| GLENWOOD STATE BANK | * 18C | Glenwood State Bank, Glenwood, Iowa, to merge with its sister bank, Frontier Savings Bank, Council Bluffs, Iowa. As a result of the merger, Glenwood State Bank will establish a branch at 940 Valley View Drive, Council Bluffs, Iowa. | Newspaper: | Not available |
| | * Branch | | Federal Register: | Not applicable |
| HEARTLAND BANCORP, INC. | * 3A3 | Heartland Bancorp, Inc., Bloomington, Illinois, to acquire via merger 100 percent of Lincoln S.B. Corp., and thereby indirectly acquire State Bank of Lincoln, both of Lincoln, Illinois. | Newspaper: | Not available |
| | | | Federal Register: | 12/04/2018 |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|---------------------------------|---------------------------------|
| HSBC USA INC. | 4c8 | HSBC USA, Inc., New York, New York, to engage de novo through a newly formed entity, The Consortium, LLC, in data processing activities, pursuant to section 225.28(b)(14) of Regulation Y. | Newspaper: Federal Register: | Not applicable 10/29/2018 |
| LEE CAPITAL CORP. | 4c8 | Lee Capital Corp, Fort Madison, Iowa, to continue engaging in extending credit and servicing loans. | Newspaper: Federal Register: | Not applicable 11/19/2018 |
| PROVIDENCE FINANCIAL CORPORATION | * 3A5 | Providence Financial Corporation, South Holland, Illinois to acquire 100 percent of the outstanding shares of Urban Partnership Bank, Chicago, Illinois. | Newspaper: Federal Register: | Not available 12/01/2018 |
| TOWN BANK | * 18C * Branch | Town Bank, Hartland, Wisconsin, to purchase certain deposit liabilities from PyraMax Bank, FSB, Greenfield, Wisconsin and establish a branch office at 1605 W. Mitchell Street, Milwaukee, Wisconsin. | Newspaper: Federal Register: | Not available Not applicable |

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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|---------|---------------------------|------------|-----------------|------------|-------------|
| 881544 | NBW BK, WAUPUN, WISCONSIN | 08/13/2018 | 10/30/2018 | 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 November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------|--------------------|---|------------------------------|----------------|
| CENTRAL BANK OF ST. LOUIS | PWI | Central Bank of St. Louis, Clayton, Missouri, proposes to make a \$350,000 public welfare investment in St. Louis Equity Fund 2018, LLC, St. Louis, Missouri. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| PEOPLES BANK & TRUST CO. | * Branch | Peoples Bank & Trust Co., Troy, Missouri, to establish a branch facility to be located at 1497 Cottleville Parkway, Cottleville, Missouri. | Newspaper: | 11/08/2018 |
| | | | 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 | Quarter |
|-------------|----------|---------|
| NONE | | |

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 3, 2018**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|---|------------------------------|----------------|
| CEYLON BANCORPORATION, INC. | CIC | Change in Control Notice by Matthew Moran, Seattle, Washington; Gellert Dornay, Mercer Island, Washington; and Robert Cumming, Snohomish, Washington, each individually and, with Kevin Johnston, Issaquah, Washington, as a group acting in concert to acquire control of Ceylon Bancorporation, Inc. and thereby indirectly acquire control of the State Bank of Ceylon, both of Ceylon, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | 11/01/2018 |
| KIMBERLY LEASING CORPORATION | * 3A5 | Kimberly Leasing Corporation, Augusta, Wisconsin, to merge with Augusta Financial Corporation and Caprice Corporation, both of Augusta, Wisconsin, and thereby indirectly acquire, Unity Bank, Augusta, Wisconsin and Unity Bank North, Red Lake Falls, Minnesota, respectively. | Newspaper: | 11/02/2018 |
| | | | Federal Register: | 11/06/2018 |
| OPPORTUNITY BANK OF MONTANA | * 18C | Opportunity Bank of Montana, Helena, Montana, to merge with State Bank of Townsend, Townsend, Montana, and incident thereto, establish branches. | Newspaper: | Not available |
| | * Branch | | Federal Register: | Not applicable |
| ORVET, INC. | * 3A1 | Orvet, Inc. Minneapolis, Minnesota and Silver Springs Financial Corp, Minneapolis, Minnesota to acquire Lake Country Community Bank, Morristown, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | 11/26/2018 |

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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|---------|---|------------|-----------------|------------|-------------|
| 619457 | GRANITE MNT BK, PHILIPSBURG, MONTANA | 07/09/2018 | 10/29/2018 | S | Small Bank |
| 2631172 | STATE BK FNCL, LA CROSSE, WISCONSIN | 06/11/2018 | 10/26/2018 | O | Int Sm Bank |
| 445852 | WESTERN BK OF WOLF POINT, WOLF POINT, MONTANA | 08/06/2018 | 11/14/2018 | S | 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 November 3, 2018**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|--------------------|--|---------------------------------|--------------------------------|
| CITIZENS BANK OF KANSAS | * 18C * Branch | Citizens Bank of Kansas, Kingman, Kansas, to merge with Verus Bank, Derby, Kansas, and incident thereto, to establish several branches. | Newspaper: Federal Register: | 11/10/2018 Not applicable |
| EQUITY BANK | * 18C * Branch | Equity Bank, Andover, Kansas, to purchase certain assets and assume certain liabilities of the Guymon, Oklahoma, and Cordell, Oklahoma, branches of MidFirst Bank, Oklahoma City, Oklahoma, and incident thereto, to establish three branches. | Newspaper: Federal Register: | 11/05/2018 Not applicable |
| FOOTE FINANCIAL SERVICES, LLC | * 3A1 | Foote Financial Services, LLC, Hoxie, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, Manhattan, Kansas. | Newspaper: Federal Register: | Not available 11/27/2018 |
| GENEVA STATE COMPANY | * 3A5 | Geneva State Company, Geneva, Nebraska, to acquire 100 percent of the voting shares of First National Fairbury Corporation, and thereby indirectly acquire First National Bank of Fairbury, both of Fairbury, Nebraska. | Newspaper: Federal Register: | Not available Not available |
| GENEVA STATE COMPANY | * 3A5 | Geneva State Company, Geneva, Nebraska, to acquire 100 percent of the voting shares of Jefferson County Bancshares, Inc., and thereby indirectly acquire Jefferson County Bank, both of Daykin, Nebraska | Newspaper: Federal Register: | Not available Not available |

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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|---------|----------------------------------|------------|-----------------|------------|-------------|
| 419255 | FIRST B&TC, BROKEN BOW, OKLAHOMA | 06/18/2018 | 10/25/2018 | 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 November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------|--------------------|--|------------------------------|---------------|
| ONE WORLD HOLDING, INC. | CIC | Notice by Kanwar Deep Suri, Dallas, Texas, and Noah Ratilal Shah, Bartonville, Texas, to each acquire 10 percent or more of the shares and thereby control of One World Holding, Inc., and therefore indirectly One World Bank, both of Dallas, Texas. | Newspaper: | Not available |
| | | | Federal Register: | 11/21/2018 |

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 November 3, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------|--------------------|--|------------------------------|---------------|
| JIKO GROUP, INC. | * 3A1 | 1) Jiko Group, Inc., Berkeley, California, to become a bank holding company, by acquiring 100 percent of the voting shares of Mid-Central Federal Savings Bank, Wadena, Minnesota, following Mid-Central's conversion to a national bank; 2) Jiko Group, Inc., Berkeley, California, to engage de novo, through its wholly-owned nonbank subsidiary, Jiko Technologies Inc., Berkeley, California, in data processing pursuant to Section 225.28(b)(14) of Regulation Y; and 3) Jiko Group, Inc., Berkeley, California, to engage de novo, through its wholly-owned subsidiary, Jiko Securities, Inc., Berkeley, California, in agency transactional services for customer investments pursuant to section 225.28(b)(7) of Regulation Y, and to engage de novo in investment transactions as principal pursuant to section 225.28(b)(8) of Regulation Y. | Newspaper: | Not available |
| | 4c8 | | Federal Register: | 12/03/2018 |

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.

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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 |
|---------|-------------------------------------|------------|-----------------|------------|----------------|
| 3716852 | MARLIN BUS BK, SALT LAKE CITY, UTAH | 08/04/2014 | 07/24/2018 | S | Whole/Ltd Purp |

CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE | | |
