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**Federal Reserve Release**

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*H.2*

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

*No. 45*

*Week Ending November 10, 2018*

**Bank Branches, Domestic**

Comerica Bank, Dallas, Texas -- to establish branches at 2 Riverway Drive, Houston; and 6829 Hillcrest Avenue, Dallas.

- Approved, November 5, 2018

**Monetary and Financial Policy**

Financial Stability Report -- plan to begin publishing a semiannual report presenting the Board's view of the outlook for U.S. financial stability.

- Announced, November 9, 2018

**Supervision and Regulation**

Supervision and Regulation Report -- publication of the inaugural Supervision and Regulation report, which summarizes banking system conditions and the Federal Reserve's recent supervisory and regulatory actions.

- Announced, November 9, 2018

**Enforcement**

McHenry Bancorp, Inc., McHenry, Illinois -- cease-and-desist order issued by the Office of Thrift Supervision dated March 26, 2010, terminated November 1, 2018.

- Announced, November 6, 2018

**S&R** Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## Kansas City

Bank 7, Oklahoma City, Oklahoma -- to establish a branch at 8837 Lebanon Road, Frisco, Texas.

- Approved, November 9, 2018

## New York

BNB Bank, Bridgehampton, New York -- to establish a branch at 538 Broadhollow Road, Melville.

- Approved, November 8, 2018

## St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to establish a branch at 601 East Third Street, Little Rock.

- Approved, November 7, 2018

**Bank Holding Companies**

## San Francisco

Bou Bancorp, Inc., Ogden, Utah -- to merge with AmBancorp, Provo, and thereby indirectly acquire American Bank of Commerce; and for Bank of Utah, Ogden, to merge with American Bank of Commerce and thereby acquire branches.

- Approved, November 5, 2018

**Bank Holding Companies**

General Counsel

C3 Bancorp, Encinitas, California -- waiver of application to form FNBSC Interim Bank, National Association, in connection with its merger with and into C3 Bancorp's subsidiary, First National Bank of Southern California, Riverside.

- Granted, November 6, 2018

New York

Rhinebeck Bancorp, MHC, Poughkeepsie, New York, and Rhinebeck Bancorp, Inc. -- to become bank holding companies by acquiring Rhinebeck Bank, Poughkeepsie, in connection with Rhinebeck Bank's reorganization into a mutual holding company structure.

- Approved, November 9, 2018

General Counsel

Richwood, Bancshares, Inc., Richwood, Ohio -- waiver of application to acquire Home City Financial Corporation, Springfield, a savings and loan holding company, in connection with Home City Federal Savings Bank of Springfield's merger with and into The Richwood Banking Company, Inc., Richwood.

- Granted, November 6, 2018

**Bank Mergers**

Cleveland

The Richwood Banking Company, Inc., Richwood, Ohio -- to merge with Home City FSB, Springfield, and to increase its investment in bank premises.

- Approved, November 5, 2018

**Banks, State Member**

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to make a public welfare investment.

- Approved, November 6, 2018

Director, S&R

Comerica Bank, Dallas, Texas -- to make certain public welfare investments.

- Approved, October 29, 2018

(A/C)

**Change in Bank Control**

Chicago

Firsnabanco, Inc., Viroqua, Wisconsin -- to retain control of Firsnabanco, Inc., and its subsidiary, Citizens First Bank, Viroqua.

- Permitted, November 6, 2018

Chicago

Kingsley Banc Corp, Kingsley, Iowa -- to retain control of Kingsley Banc Corp and its subsidiary, Kingsley State Bank, Kingsley.

- Permitted, November 6, 2018

Dallas

Peoples Bancorp, Inc., Lubbock, Texas -- change in bank control of Peoples Bancorp, Inc., and its subsidiary Peoples Bank, Lubbock.

- Permitted, November 6, 2018

Atlanta

Volunteer State Bancshares, Inc., Portland, Tennessee -- change in bank control of Volunteer State Bancshares, Inc., and its subsidiary, Volunteer State Bank, Portland.

- Permitted, November 6, 2018

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to March 13, 2019, to establish a branch at 827 Southwest 31st Street, Oklahoma City, Oklahoma.

- Granted, November 6, 2018

Director, S&R

Bank of America Corporation, Charlotte, North Carolina -- extension of time to conform or divest a merchant banking investment.

- Granted, November 9, 2018

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- extension to February 15, 2019, to acquire shares of Central Bank, Little Rock.

- Granted, November 7, 2018

Kansas City

The Farmers State Bank, Quinton, Oklahoma -- extension to February 9, 2019, to establish a de novo branch at 520 South Main Street, Eufaula.

- Granted, November 6, 2018

Financial Holding Companies

Dallas

UTB Financial Holding Company, Dallas, Texas -- election to become a financial holding company.

- Effective, November 9, 2018

**Membership**

St. Louis

Stifel Bank, Clayton, Missouri -- to become a member of the Federal Reserve System.

- Approved, November 9, 2018

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EQUITABLE BANK	* 18C	Equitable Bank, East Weymouth, Massachusetts to merge with Coastal Heritage Bank, Weymouth, Massachusetts ("Coastal"), with Equitable Bank as the surviving entity. Equitable Bank intends to operate all nine Coastal branches located in East Bridgewater, Hanover, Hingham, Marshfield, Norwell, Quincy, Scituate, and Weymouth, all of Massachusetts.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
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 conversion by Radius Bank, Boston, Massachusetts into a Massachusetts-chartered trust company.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch opening to be located at 1886 Metro Center Drive, Reston, Virginia.	Newspaper:	11/25/2018
			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
RHINEBECK BANCORP, INC.	4c8	Rhinebeck Bancorp, Inc., Poughkeepsie, New York, to engage de novo in extending credit and servicing loans, pursuant to Section 4(c)(8) of the BHC Act and Section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	11/26/2018
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:	11/24/2018
			Federal Register:	11/26/2018

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BENEFICIAL BANCORP, INC.	* SLHC Formation	Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, to convert to a savings and loan holding company upon the conversion of Beneficial Bank, Philadelphia, Pennsylvania, from a state-chartered savings bank to a stock federal savings bank.	Newspaper: Federal Register:	Not available 11/27/2018
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: Federal Register:	Not available 11/27/2018

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 10, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUCKEYE STATE BANCSHARES INC	* 3A1	Buckeye State Bancshares, Inc., Powell, Ohio, to become a bank holding company by acquiring 100 percent of the outstanding voting shares of Buckeye State Bank, Powell, Ohio	Newspaper:	Not available
			Federal Register:	Not available
FIFTH THIRD BANK	PWI	Fifth Third Bank, Cincinnati, Ohio, request for prior approval to make certain public welfare investments totaling \$73.65 million	Newspaper:	Not applicable
			Federal Register:	Not applicable
WINFIRST FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control filed by The Richard F. McCready, Jr. Maximum United Credit Trust, Jane Houston McCready, Trustee, Sarah McCready Boston, Trustee and Louise F. McCready Hart, Trustee for permission to join the McCready family group, a group acting in concert previously approved to retain 25% or more of WinFirst Financial Corporation, Winchester, KY which controls Winchester Federal Bank, Winchester, KY.	Newspaper:	Not available
			Federal Register:	Not available

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPSTAR BANK	* Branch	CapStar Bank, Nashville, Tennessee, to establish a branch located at 5120 Maryland Way, Brentwood, Tennessee.	Newspaper:	11/17/2018
			Federal Register:	Not applicable
ITAU UNIBANCO S.A.	FBSEA	Itau Unibanco SA, Sao Paulo, Brazil, to establish a state licensed branch office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 10, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/28/2018
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
JOHNSON BANK	* 18C	Johnson Bank, Racine, Wisconsin, to purchase certain deposit liabilities of Nationwide Bank, Columbus, Ohio.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 10, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	12/10/2018
TOWN BANK	* 18C	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:	11/12/2018
	* Branch		Federal Register:	Not applicable

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**District: 7**  
**Federal Reserve Bank of Chicago**

**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		

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**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE		

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 10, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERIPRISE FINANCIAL, INC.	* SLHC Formation	Ameriprise Financial Inc., Minneapolis, Minnesota to become a savings and loan holding company as a result of the proposed conversion of its subsidiary, Ameriprise National Trust Bank, Minneapolis, Minnesota, into a full-service federal savings bank to be named Ameriprise Bank, FSB.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	11/06/2018 11/01/2018
OPPORTUNITY BANK OF MONTANA	* 18C * Branch	Opportunity Bank of Montana, Helena, Montana, to merge with State Bank of Townsend, Townsend, Montana, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 11/26/2018
REDWOOD FINANCIAL, INC.	* 3A1	Redwood Financial, Inc., Redwood Falls, Minnesota, to become a bank holding company by acquiring 100 percent of HomeTown Bank, Redwood Falls, Minnesota, upon its conversion to a bank.	Newspaper: Federal Register:	12/01/2018 12/10/2018

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/19/2018
			Federal Register:	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:	11/16/2018
			Federal Register:	11/30/2018
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:	11/16/2018
			Federal Register:	11/30/2018

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending November 10, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 10, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
JIKO GROUP, INC.	* 3A1 4c8	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: Federal Register:	Not available 12/03/2018
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$35 million in one or more low income housing tax credit projects.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**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		

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\* Subject to the provisions of the Community Reinvestment Act