
Federal Reserve Release



H.2

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

No. 3

Week Ending January 19, 2019

Forms

Forms -- initial Board review to extend without revision the Application Form for Membership on the Community Advisory Council (FR 1401).

- Proposed, January 17, 2019

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

Dallas

Frost Bank, San Antonio, Texas -- to establish branches at 3432 Scott Street and 9990 Almeda Genoa, Houston; and at 23701 Cinco Ranch Boulevard, Katy (three applications).

- Approved, January 16, 2019

San Francisco

Mission Bank, Bakersfield, California -- to establish a branch at 3121 West March Lane, Stockton.

- Approved, January 16, 2019

Richmond

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 10985 Baltimore Avenue, Beltsville.

- Approved, January 18, 2019

Bank Holding Companies

Dallas

Amarillo National Bancorp, Inc., Amarillo, Texas -- to acquire Commerce National Financial Services, Inc., Lubbock, and indirectly acquire Lubbock National Bank.

- Approved, January 18, 2019

Kansas City

Amsterdam Bancshares, Inc., Amsterdam, Missouri -- to acquire S.T.D. Investments, Inc., Mindenmines, and thereby indirectly acquire Bank of Minden.

- Approved, January 14, 2019

Bank Holding Companies

Richmond

Bay-Vanguard, MHC, Sparrows Point, Maryland; and BV Financial, Inc. -- to become bank holding companies upon their conversion from federal savings and loan holding companies; and to acquire Kopernik Bank, Baltimore.

- Approved, January 14, 2019

Richmond

Community Heritage Financial, Inc., Middletown, Maryland -- to engage in residential mortgage lending through the acquisition of Millennium Financial Group, Inc., Middletown.

- Approved, January 17, 2019

General Counsel

Equitable Bancorp, MHC, East Weymouth, Massachusetts -- waiver of application to acquire South Shore Mutual Holding Company, Weymouth, and Coastal Heritage Bank (CHB), in connection with CHB's merger with and into Equitable Bank, East Weymouth.

- Granted, January 18, 2019

General Counsel

First Citizens BancShares, Inc., Raleigh, North Carolina -- waiver of application to acquire Biscayne Bancshares, Inc., Coconut Grove, Florida, and Biscayne Bank, in connection with Biscayne Bank's merger with and into First-Citizens Bank & Trust Company, Raleigh.

- Granted, January 18, 2019

Bank Holding Companies

St. Louis

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

- Approved, January 16, 2019

General Counsel

McLaughlin Holding Company, Moline, Illinois -- waiver of application to acquire Gateway Banc Corp., Roscoe, and Gateway Community Bank (GCB), in connection with GCB's merger with and into SENB Bank, Moline.

- Granted, January 18, 2019

New York

NBC Bancorp, Inc., Coxsackie, New York -- to become a bank holding company by acquiring The National Bank of Coxsackie, Coxsackie.

- Withdrawn, January 9, 2019

(A/C)

Minneapolis

Orvet, Inc., Minneapolis, Minnesota; and Silver Springs Financial Corp -- to acquire Lake Country Community Bank, Morristown.

- Withdrawn, January 18, 2019

New York

Standard Chartered Bank, London, England; and Standard Chartered Holdings, Inc., New York, New York -- to engage through a newly formed entity, The Consortium LLC, in data processing activities.

- Approved, January 18, 2019

Bank Mergers

Dallas

American State Bank, Arp, Texas -- to acquire by merger Texas State Bank, Joaquin, and thereby to establish branches.

- Approved, January 18, 2019

Banks, Foreign

New York

ABN AMRO Bank N.V., Amsterdam, The Netherlands -- to establish a branch in New York, New York.

- Withdrawn, January 10, 2019

(A/C)

Change in Bank Control

Chicago

Dart Financial Corporation, Mason, Michigan -- to retain control of Dart Financial Corporation and its subsidiary, Dart Bank, Mason.

- Permitted, January 17, 2019

Extensions of Time

Secretary

CenterState Bank Corporation, Winter Haven, Florida -- commenter's request to extend the comment period on the application to merge with National Commerce Corporation, Birmingham, Alabama, and thereby indirectly acquire National Bank of Commerce.

- Denied, January 15, 2019

Extensions of Time

Secretary

The Goldman Sachs Group, Inc., New York, New York -- extension of time to submit certain data for the FR Y-14Q information collection.

- Granted, January 18, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending January 19, 2019

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

NONE

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 January 19, 2019

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|------------------------------|----------------|
| CITIGROUP INC. | Investment | Prior notice by Citigroup, acting through its wholly-owned subsidiary, Citicorp LLC, New York, New York to make an additional investment, pursuant to Section 211.9(f) of Regulation K. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| JPMORGAN CHASE & CO. | Investment | JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, Newark, Delaware, to make an investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| JPMORGAN CHASE BANK, NATIONAL ASSOCIATION | Other Foreign | JPMorgan Chase Bank, N.A., Columbus, Ohio, to amend its Articles of Association to change the location of its home office from 270 Park Avenue to 383 Madison Avenue, both of New York, New York. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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|---------|--------------------------------|------------|-----------------|------------|----------------|
| 910118 | TIOGA ST BK, SPENCER, NEW YORK | 08/13/2018 | 01/17/2019 | S | Int Small Bank |

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 January 19, 2019

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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 January 19, 2019

| 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 January 19, 2019

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------------|--------------------|--|------------------------------|---------------|
| AMERICAN NATIONAL BANKSHARES INC. | * 3A5 4c8 | American National Bankshares, Inc., Danville, Virginia, to acquire 100% of the voting securities of HomeTown Bankshares Corporation, Roanoke, Virginia, and thereby indirectly acquire HomeTown Bank, Roanoke, Virginia. | Newspaper: | 01/24/2019 |
| | | | Federal Register: | Not available |

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 19, 2019

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|---|------------------------------|----------------|
| CCB BANCSHARES, INC. | CIC | After-the-fact change in control notice filed by Starling Hollis Waldron, Hahira, Georgia; David K. Hollis, III, Hahira, Georgia; Karrie K. Hollis, Hahira, Georgia; Miller Starling Hollis, Valdosta, Georgia; Alexander M. Waldron, Hahira, Georgia; Hollis M. Waldron, Hahira, Georgia; Lily S. Waldron, Hahira, Georgia; Howard I. Lawson, Morven, Georgia; Trust c/u LWT of David K. Hollis, Jr.; David K. Hollis, Jr. Trust; and Comer Todd Hollis Trust, to retain shares of CCB Bancshares, Inc., and its subsidiary, Citizens Community Bank, both of Hahira, Georgia. | Newspaper: | 02/08/2019 |
| | | | Federal Register: | Not available |
| COMMERCE NATIONAL BANKSHARES OF FLORIDA, INC. | 4c8 | Commerce National Bankshares of Florida, Inc., Winter Park, Florida, request approval to engage indirectly in trust activities through its newly formed, wholly owned nonbank subsidiary, Trivergent Trust Company, LLC, pursuant to section 225.28 (b)(5) of Regulation Y. | Newspaper: | Not applicable |
| | | | 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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 19, 2019

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------|-------------|---|-----------------------|---------------|
| 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 |
| EMMETSBURG BANK SHARES, INC. | CIC | Notice by Charles Sarazine, individually and on behalf of Maryanna Sarazine, both of Algona, Iowa, and together as a group acting in concert with: Annette Sarazine-Jensen, Omaha, Nebraska; Monte Jensen, Omaha, Nebraska; Lisa Elsenbast, Minneapolis, Minnesota; Frank Elsenbast, Minneapolis, Minnesota; Monica Anderegg, Edina, Minnesota; Julia T. Sarazine, Chicago, Illinois; James C. Spies, Graettinger, Iowa; Karen K. Spies, Graettinger, Iowa; Matt Spies, Spirit Lake, Iowa; Marty Spies, Spirit Lake, Iowa; Krista K. Fuller, Ankeny, Iowa; Lori J. Spies, Brookeville, Maryland; Nicole L. Henrickson, Spirit Lake, Iowa; Molly E. Westergard, Graettinger, Iowa; Samantha A. Spies, Spirit Lake, Iowa; Sydney P. Spies, Spirit Lake, Iowa, to retain control of Emmetsburg Bank Shares, Inc., Emmetsburg, IA, and indirectly control Iowa Trust & Savings Bank, Emmetsburg, IA and Panora State Bank, Panora, IA. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 19, 2019**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|----------------------------|---|---------------------------------|--------------------------------|
| FIRST COMMUNITY BANCORP, INC. | CIC | David J. Cecich, Crown Point, Indiana, and Steven H. Cecich, Grant Park, Illinois, together as a group acting in concert, to acquire 10 percent or more of the voting shares of First Community Bancorp, Inc. and thereby indirectly acquire control of First Community Bank and Trust, both of Beecher, Illinois. | Newspaper: Federal Register: | Not available Not available |
| FIRST FARMERS BANK & TRUST | * Branch | First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 3510 State Road 38 East, Lafayette, Indiana. | Newspaper: Federal Register: | 02/04/2019 Not applicable |
| FIRST MIDWEST BANCORP, INC. | * 18C * 3A3 * Branch | First Midwest Bancorp, Inc., Chicago, Illinois to acquire 100 percent of Bridgeview Bancorp, Inc. and thereby indirectly acquire Bridgeview Bank Group, both of Bridgeview, Illinois. Concurrently, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois to merge with Bridgeview Bank Group, Bridgeview, Illinois. As a result of the merger, Bridgeview Bank Group offices, located at 11411 West Wadsworth Road, Beach Park, Illinois; 7940 South Harlem Avenue, Bridgeview, Illinois; 1058 West Bryn Mawr Avenue, Chicago, Illinois; 1970 North Halsted Street, Chicago, Illinois; 19031 Old LaGrange Road, Mokena, Illinois; 6041 North Clark Street, Chicago, Illinois; 4605 North Lincoln Avenue, Chicago, Illinois; 2760 US-34, Oswego, Illinois; 3540 Hobson Road, Woodridge, Illinois; 7300 West 87th Street, Bridgeview, Illinois; 6366 South Archer Avenue, Chicago, Illinois; 4753 North Broadway, Chicago, Illinois; and 1175 Corporate Woods Parkway, #100, Vernon Hills, Illinois will become branches of First Midwest Bank. | Newspaper: Federal Register: | 01/16/2019 Not available |
| FIRST OTTAWA BANCSHARES, INC. | CIC | Notice by Daniel K. Miller of Barrington Hills, Illinois, to acquire 10 percent or more of the shares of First Ottawa Bancshares, Inc. and thereby indirectly control The First National Bank of Ottawa both of Ottawa, Illinois. | Newspaper: Federal Register: | Not available 01/08/2019 |
| MANNING FINANCIAL SERVICES, INC. | CIC | Notice by Janet Ranniger, Manning, Iowa, individually and as trustee of the Janet Ranniger Trust, Manning, Iowa, and as a group acting in concert with Gaylin R. Ranniger, Alex J. Ranniger, Abbey Stangl, and Jacob Ranniger, all of Manning, Iowa, to retain and acquire control of 25 percent or more of the voting shares of Manning Financial Services, Inc. and thereby indirectly control The First National Bank of Manning, both of Manning, Iowa. | Newspaper: Federal Register: | Not available 12/28/2018 |

* Subject to the provisions of the Community Reinvestment Act

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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|---------|-----------------------------|------------|-----------------|------------|----------------|
| 724744 | GNB BK, GRUNDY CENTER, IOWA | 10/15/2018 | 01/18/2019 | S | Int Small Bank |

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 January 19, 2019**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|----------------------------|---|------------------------------|----------------|
| ARVEST BANK | * Branch | Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 860 South Constitution Avenue, Ashdown, Arkansas. | Newspaper: | 01/28/2019 |
| | | | Federal Register: | Not applicable |
| BANKFIRST CAPITAL CORPORATION | * 18C * 3A5 * Branch | BankFirst Capital Corporation, Macon, Mississippi, to merge with FNB Bancshares of Central Alabama, Inc., Aliceville, Alabama, and thereby indirectly acquire FNB of Central Alabama, Aliceville, Alabama. Also BankFirst Financial Services, Macon, Mississippi, to merge with FNB of Central Alabama, Aliceville, Alabama, and to retain the acquired facilities as branch offices. | Newspaper: | 01/26/2019 |
| | | | Federal Register: | Not available |
| FCB FINANCIAL SERVICES, INC | CIC | Notice by Michael D. East, individually, and as a member of a family control group that also includes Baylus East, the Estate of Harry East with Michael D. East as Executor, Gloria East, Michael D. East Jr., and Wilkes East, all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas. | Newspaper: | 01/17/2019 |
| | | | Federal Register: | Not available |
| FCB FINANCIAL SERVICES, INC | CIC | Notice by the Fogleman Family Control Group, which consists of Franklin A. Fogleman, Gail Fogleman, Franklin Fogleman, Jr., Laura Fogleman, Lindley Fogleman, Mary Catherine Fogleman, Kelley Fogleman, Reed Fogleman Family Trust, W. David Fogleman, Jennifer Fogleman, Peyton Fogleman, Scott Fogleman, Shireen Fogleman, and Will D. Fogleman Jr., all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas. | Newspaper: | 01/17/2019 |
| | | | Federal Register: | Not available |

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 19, 2019

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------|--------------------|---|------------------------------|----------------|
| OPPORTUNITY BANK OF MONTANA | * Branch | Opportunity Bank of Montana, Helena, Montana, to establish a branch facility located at 21 3rd Street N, Great Falls, Montana. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| PSB FINANCIAL SHARES, INC. | CIC | Notice by Cara J. Mulder, Wayzata, Minnesota, to acquire 25 percent of PSB Financial Shares, Inc., Prinsburg, Minnesota, and thereby indirectly acquire control of PrinsBank, Prinsburg, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 19, 2019**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------|--------------------|--|---------------------------------|---------------------------------|
| AMERICAN HERITAGE BANK | * 18C * Branch | American Heritage Bank, Sapulpa, Oklahoma, to purchase certain assets and assume certain liabilities of a branch of NBC Oklahoma, Oklahoma City, Oklahoma, located at 8120 S. Yale Avenue, Tulsa, Oklahoma. | Newspaper: Federal Register: | 01/26/2019 Not applicable |
| CLEO BANCSHARES INC. | CIC | John Jarrett Parker, Aberdeen, Washington, individually and as trustee of various family trusts, to retain control of Cleo Bancshares, Inc., and thereby indirectly retain control of Cleo State Bank, both of Cleo Springs, Oklahoma. | Newspaper: Federal Register: | 01/25/2019 Not available |
| FIRST BEEMER CORPORATION | CIC | Trisha A. Robertson and Jeffrey S. Robertson, both of Beemer, Nebraska; Megan E. Moore and Douglas E. Moore, both of Fremont, Nebraska; Ryan D. Steffensmeier and Charissa J. Steffensmeier, both of West Point, Nebraska; Carol S. Steffensmeier, Norfolk, Nebraska; Saige E. Steffensmeier, Beemer, Nebraska; and Samuel D. Steffensmeier and Dana E. Steffensmeier, both of Beemer, Nebraska, to retain shares of First Beemer Corporation, Beemer, Nebraska (the company), and thereby be approved as members of the Steffensmeier Family Group, which collectively controls 25 percent or more of the company. The company controls First Community Bank, Beemer, Nebraska. | Newspaper: Federal Register: | 01/18/2019 Not available |
| FIRSTBANK HOLDING COMPANY | CIC | Notification submitted by Mary Reisher, Englewood, Colorado; and Nancy Reisher, Denver, Colorado, to retain control of FirstBank Holding Company, parent of First Bank, both in Lakewood, Colorado. | Newspaper: Federal Register: | 01/10/2019 Not available |
| RCB BANK | * 18C * Branch | RCB Bank, Claremore, Oklahoma, to merge with Central Bank and Trust Co., Hutchinson, Kansas, and incident thereto, to establish several branches. | Newspaper: Federal Register: | Not available Not applicable |

District: 10
Federal Reserve Bank of Kansas City

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 19, 2019**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|------------------------------|----------------|
| FROST BANK | * Branch | Application by Frost Bank, San Antonio, Texas, to establish a branch at 19961 US Highway 59, Humble, Texas 77338. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| FROST BANK | * Branch | Frost Bank, San Antonio, Texas, to establish a branch at the southeast corner of the intersection of South Mason Road and Mason Access Road, Katy, Texas 77450 | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| RELATIONSHIP BANCSHARES, INC. | * 3A1 | Application by Relationship Bancshares, Inc., Carrollton, Texas, to become a bank holding company by acquiring 100 percent of Capital Bank of Texas, Carrizo Springs, Texas. | Newspaper: | 01/25/2019 |
| | | | Federal Register: | Not available |
| SPIRIT OF TEXAS BANCSHARES, INC. | * 3A5 | Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of First Beeville Financial Corporation, and indirectly, The First National Bank of Beeville, both of Beeville, Texas. | Newspaper: | 01/20/2019 |
| | | | Federal Register: | Not available |
| T ACQUISITION, INC. | CIC | Notice by Arthur Haag Sherman, Millette Lewis Sherman, the Sherman 2018 Irrevocable Trust, and Sherman Tectonic FLP LP, all of Houston, Texas, as a group acting in concert, to acquire control of T Acquisition, Inc., and indirectly T Bank, National Association, both of Dallas, Texas. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 11
Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 19, 2019

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------|--------------------|---|------------------------------|----------------|
| SILICON VALLEY BANK | PWI | Silicon Valley Bank, Santa Clara, California, requests prior approval for \$21 million public welfare investment in CREA California Tax Credit Fund 70, L.P. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| SILICON VALLEY BANK | PWI | Silicon Valley Bank, Santa Clara, California, requests prior approval for \$22 million public welfare investment in Raymond James California Housing Opportunities Fund VIII L.L.C. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

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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- 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