
Federal Reserve Release



H.2

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

No. 5

Week Ending January 30, 2016

Forms

Forms -- request for comment on proposal to revise without extension the reporting requirements for U.S. intermediate holding companies of foreign banking organizations established under the Board's Regulation YY (FR Y-9C, FR Y-9LP, FR Y-9ES, FR Y-11, FR Y-11S, FR Y-12, FR Y-12A, FR Y-14A/Q/M, Reg Y-13, FR 2314, FR 2314S, FR Y-6, FR Y-15, FR 4200, FR 4201).

- Proposed, January 28, 2016

Regulations and Policies

Countercyclical Capital Buffer -- extension to March 21, 2016, of the comment period for the proposed policy statement on the framework the Board would follow in setting the countercyclical capital buffer.

- Announced, January 29, 2016

BS&R Banking 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**

San Francisco

AltaPacific Bank, Santa Rosa, California -- to establish a branch at 3400 Central Avenue, Riverside.

- Approved, January 28, 2016

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 164 Gary Hartfield Way, Huntsville.

- Approved, January 25, 2016

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at Springs Plaza, Chalan Ale Arnold, Gualo Rai, Saipan, Commonwealth of the Northern Mariana Islands.

- Approved, January 27, 2016

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 201 East Garden Street, Pensacola, Florida.

- Approved, January 25, 2016

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish a branch at 1004 Village Plains Boulevard, Franklin.

- Approved, January 28, 2016

Bank Branches, Domestic

Chicago

First Midwest Bank, Itasca, Illinois -- to establish a branch at 200 North LaSalle Street, Chicago.

- Approved, January 25, 2016

Bank Holding Companies

Director, BS&R

Beneficial State Bancorp, Inc. (formerly One PacificCoast Bancorp, Inc.), Oakland, California -- relief from certain commitments.

- Granted, January 27, 2016

Chicago

Calumet Bancorporation, Inc., Chilton, Wisconsin -- to merge with Calumet Bancshares, Inc., Brillion, and thereby indirectly acquire Calumet County Bank.

- Returned, January 27, 2016

Boston

ESB Bancorp MHC, Easthampton, Massachusetts -- to merge with Hometown Community Bancorp MHC, Oxford; and for ESB Bancorp, Inc., Easthampton, to merge with Hometown Community Bancorp, Inc., Oxford.

- Approved, January 26, 2016

Director, BS&R

Green Dot Corporation, Pasadena, California, and Green Dot Bank, Provo, Utah -- request for relief from a commitment in order to offer a new product.

- Granted, January 28, 2016

Bank Holding Companies

General Counsel

QCR Holdings, Inc., Moline, Illinois -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, January 29, 2016

Bank Mergers

Secretary

SmartBank, Pigeon Forge, Tennessee -- to merge with Cornerstone Community Bank, Chattanooga, and thereby establish branches.

- Approved, January 27, 2016

Change in Bank Control

Chicago

Community Shores Bank Corporation, Muskegon, Michigan -- change in bank control of Community Shores Bank Corporation and its subsidiary, Community Shores Bank, Muskegon.

- Withdrawn, January 26, 2016

Chicago

Oxford Bank Corporation, Oxford, Michigan -- change in bank control of Oxford Bank Corporation and its subsidiary, Oxford Bank, Oxford.

- Withdrawn, January 27, 2016

Atlanta

PrimeSouth Bancshares, Inc., Tallassee, Alabama -- change in bank control of PrimeSouth Bancshares, Inc., and its subsidiary, PrimeSouth Bank, Tallassee.

- Permitted, January 29, 2016

Extensions of Time

Dallas

Community Trust Bank, Choudrant, Louisiana -- extension to September 6, 2016, to establish a branch at 1702 Fountain View Drive, Houston, Texas.

- Granted, January 27, 2016

Chicago

Logan State Bank, Logan, Iowa -- extension to May 10, 2016, to establish a branch at 125 North Willow Road, Missouri Valley, and to increase its investment in bank premises.

- Granted, January 26, 2016

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to May 4, 2016, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, January 28, 2016

San Francisco

Westamerica Bancorporation, San Rafael, California -- extension to March 3, 2016, to retain control of Westamerica Bancorporation and its subsidiary, Westamerica Bank, San Rafael.

- Granted, January 29, 2016

Regulations and Policies

Secretary

Regulations Q and YY -- extension to February 19, 2016, of the comment period on the proposed rule to require U.S. global systemically important banking organizations and the U.S. operations of systemically important foreign banks to meet a long-term debt requirement and a total loss-absorbing capacity requirement.

- Approved, January 29, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 30, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPENCER MHC	* 3A3	Applications by: i) Spencer MHC, Spencer, Massachusetts to merge with Green Valley Bancorp, MHC, Southbridge, Massachusetts (Green Valley MHC), with Spencer MHC as the surviving entity; and ii) Spencer Mid-Tier Holding Company, Spencer, Massachusetts (Spencer HC) to merge with Green Valley Bancorp, Inc. (GV Bancorp), Southbridge, Massachusetts, with Spencer HC as the surviving entity pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. Upon consummation of the merger, Spencer Savings Bank and Southbridge Savings Bank will remain separate wholly-owned subsidiaries of Spencer MHC and Spencer HC.	Newspaper:	Not available
	* 3A5		Federal Register:	02/08/2017

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
2434113	BANK RHODE ISLAND, PROVIDENCE, RHODE ISLAND	09/08/2015	01/11/2016	S	Large Bank
1216059	COMMUNITY GUARANTY SVG BK, PLYMOUTH, NEW HAMF	10/05/2015	01/07/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
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 30, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
9807	AMBOY BK, OLD BRIDGE, NEW JERSEY	08/10/2015	01/07/2016	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 30, 2016

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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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 30, 2016

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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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:

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending January 30, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARKWAY ACQUISITION COR	* 3A1	Parkway Acquisition Corp, Floyd, Virginia, to become a bank holding company through the acquisition of 100% of the voting securities of Grayson Bankshares, Inc., Independence, Virginia, and indirectly acquire The Grayson National Bank, Independence, Virginia; and 100% of the voting securities of Cardinal Bankshares Corporation, Floyd, Virginia, and thereby indirectly acquire Bank of Floyd, Floyd, Virginia. Grayson Bankshares, Inc. and Cardinal Bankshares Corporation would merge with Parkway Acquisition Corp., and Bank of Floyd would merge into The Grayson National Bank.	Newspaper:	Not available
			Federal Register:	Not available
UNION BANK & TRUST	* Branch	Union Bank & Trust, Richmond, Virginia, has submitted an application to open a branch at 1738 Amherst Street, Winchester, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
UNITED BANKSHARES, INC.	* 3A3	United Bankshares, Inc., Charleston, West Virginia, to acquire 100% of the voting securities of Bank of Georgetown, Washington, D.C. Additionally, United Bank, Fairfax, Virginia, to merge with Bank of Georgetown.	Newspaper:	02/29/2016
	* 18C		Federal Register:	Not available
	* Branch			

District: 5

Federal Reserve Bank of Richmond

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
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- NI = Needs to improve
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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
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	07/20/2015	01/17/2016	S	Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	09/21/2015	12/31/2015	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending January 30, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANCGROUP, INC.	* 3A3 * 18C * Branch	Commercial Bancgroup, Inc., Harrogate, Tennessee, to acquire National Bank of Tennessee, Newport, Tennessee (Bank). In addition, Commercial Bancgroup's subsidiary, Commercial Bank, Harrogate, Tennessee, to merge with Bank.	Newspaper: Federal Register:	Not available Not available
FIDELITY SOUTHERN CORPORATION	* 3A5	Fidelity Southern Corporation, Atlanta, Georgia, to merge with American Enterprise Bankshares, Inc., and thereby acquire its subsidiary, American Enterprise Bank, both of Jacksonville, Florida.	Newspaper: Federal Register:	Not available 02/05/2016
HERITAGE FIRST BANCSHARES, INC.	CIC	After the fact change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to retain 25 percent or more of the outstanding shares of Heritage First Bancshares, Inc., and Heritage First Bank, both of Rome, Georgia.	Newspaper: Federal Register:	Not available 01/13/2016
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/27/2015 Not available
WASHINGTON/WILKES HOLDING COMPANY	CIC	After-the-fact change in control notice filed by Gerald O'Neill Norman, Lois Ann Garrard Norman, Deborah Norman Lewis, Gerald O'Neill Norman Jr., Caleb Michael Free, Derek Norman Free, all of Washington, Georgia; and Joyce M Norman, Dacula, Georgia, to retain 15.35 percent of the outstanding shares of Washington Wilkes Holding Company, and its subsidiary, F & M Bank, both of Washington, Georgia.	Newspaper: Federal Register:	02/03/2016 02/03/2016
WCSB HOLDING COMPANY, INC.	* 3A1	WCSB Holding Company, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Wilcox County State Bank, both of Abbeville, Georgia.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 30, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUNTY BANCORP, INC.	* 3A5	County Bancorp, Inc., Manitowoc, Wisconsin, to acquire Fox River Valley Bancorp, Inc., Appleton, Wisconsin, and thereby indirectly acquire The Business Bank, Appleton, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
EASTERN MICHIGAN FINANCIAL CORPORATION	* 3A5 * 18C	Eastern Michigan Financial Corporation, Crosswell, Michigan, to merge with Ruth Bank Corporation, Ruth, Michigan and thereby acquire control of Ruth State Bank, Ruth, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
EASTERN MICHIGAN FINANCIAL CORPORATION	* 3A5 * 18C	Eastern Michigan Financial Corporation, Crosswell, Michigan, to merge with Ruth Bank Corporation, Ruth, Michigan and thereby acquire control of Ruth State Bank, Ruth, Michigan.	Newspaper:	Not available
			Federal Register:	01/13/2016
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to merge with Pulaski Financial Corp., Saint Louis, Missouri, and thereby indirectly acquire Pulaski Bank, National Association, Creve Coeur, Missouri.	Newspaper:	02/11/2016
			Federal Register:	02/11/2016
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Cheviot Financial Corp., Cheviot, Ohio, a savings and loan holding company and thereby indirectly acquire control of Cheviot Savings Bank, Cheviot, Ohio, a chartered savings and loan association.	Newspaper:	Not available
			Federal Register:	Not available
MB FINANCIAL, INC.	* 3A5	MB Financial, Inc., Chicago, Illinois, to merge with American Chartered Bancorp, Inc., Schaumburg, Illinois and thereby indirectly acquire control of American Chartered Bank, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
MERCHANTS BANCORP	4c8	Merchants Bancorp, Carmel, Indiana, proposes to engage in extending credit and servicing loans through a joint venture in Arclight Financial, LLC, Cinnaminson, New Jersey.	Newspaper:	Not applicable
			Federal Register:	Not available
OAK PARK RIVER FOREST BANKSHARES, INC.	CIC	Walter F. Healy, Oak Park, Illinois, to acquire 15.5 percent of Oak Park River Forest Bankshares, Inc., Oak Park, Illinois and thereby indirectly acquire Community Bank Oak Park River Forest, Oak Park, Illinois.	Newspaper:	01/06/2016
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 30, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
VOGEL BANCSHARES, INC.	CIC	Notice by Jean E. Vogel, Erika G. Brossard, and Anne N. Kooiman, all of Orange City, Iowa; DV Capital, L.L.C., with Drew F. Vogel and Jean E. Vogel as members, all of Orange City, Iowa; Ian D. Vogel and Maximillian O. Faidi, both of Omaha, Nebraska; Mia K. Nelson, Carol Stream, Illinois; Ali N. Goepfert, Lino Lakes, Minnesota; Meika M. Vogel and Trevor A. Vogel, both of Eden Prairie, Minnesota; Tyler F. Vogel, Northfield, Minnesota; and Christopher W. Vogel, Minneapolis, Minnesota, to join the Vogel Family Control Group (currently consisting of Franklin Vogel and Drew F. Vogel, both of Orange City, Iowa; Wrede E. Vogel, Luverne, Minnesota; and Blair D. Vogel, Omaha, Nebraska) and retain control of 100 percent of the voting shares of Vogel Bancshares, Inc., Orange City, Iowa, and thereby indirectly control Iowa State Bank, Hull, Iowa.	Newspaper:	01/20/2016
			Federal Register:	01/27/2016

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
502746	COMMUNITY ST BK, AVILLA, INDIANA	10/26/2015	02/10/2016	S	Small Bank
787141	EXCHANGE ST BK, ADAIR, IOWA	10/05/2015	01/14/2016	S	Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	09/28/2015	01/29/2016	S	Int Sm Bank
2119773	HINSDALE B&TC, HINSDALE, ILLINOIS	08/24/2015	02/09/2016	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
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 30, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, from 9.90% to 10.91% through the purchase of up to 160,607 additional common member units, and thereby increase its interest in CrossFirst Bank, Leawood, Kansas.	Newspaper:	02/29/2016
			Federal Register:	Not available
MIDWEST BANKCENTRE	* Branch	Midwest BankCentre, St. Louis, Missouri, to establish a branch facility to be located at 1820 1st Capitol Drive, St. Charles, Missouri.	Newspaper:	02/14/2016
			Federal Register:	Not applicable
MIDWEST BANKCENTRE	* Branch	Midwest BankCentre, St. Louis, Missouri, to establish a branch facility to be located at 5515 Dr. Martin Luther King Drive, St. Louis, Missouri.	Newspaper:	02/14/2016
			Federal Register:	Not applicable
PIONEER BANCSHARES, INC. (CIC) HORATIO, ARK		Notice by Janice A. Hendrix, Horatio, Arkansas, as trustee of the Janice A. Hendrix Revocable Trust, and as a member of the Hendrix family control group, to retain control of more than 25 percent of the voting shares of Pioneer Bancshares, Inc. of Horatio, Arkansas, Horatio, Arkansas. The Hendrix family control group consists of Janice A. Hendrix, Carl E. Hendrix, III, Todd Trimble, Charles Wilburn Smith, Edith Hendrix Smith and Margaret Smith Griffin, all of Horatio, Arkansas.	Newspaper:	02/11/2016
			Federal Register:	02/03/2016

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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2577739	BANK OF JACKSON, JACKSON, TENNESSEE	10/05/2015	01/08/2016	S	Small Bank
16748	ELBERFELD ST BK, ELBERFELD, INDIANA	09/21/2015	12/29/2015	S	Small Bank
242	FIRST CMNTY BK XENIA FLORA, XENIA, ILLINOIS	09/28/2015	12/25/2015	S	Small Bank
912578	HERITAGE ST BK, LAWRENCEVILLE, ILLINOIS	10/19/2015	01/18/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 30, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARKET BANCORPORATION, INC.	CIC	Change in Control Notice by the Irrevocable Trust Agreement of Robert Vogel effective February 11, 1994, Elko New Market, Minnesota, Laura Vogel, trustee of the Trust, Elko New Market, Minnesota, to acquire 20 percent or more of the shares of Market Bancorporation, Elko New Market, Minnesota, and join the Vogel Family Group that controls 100 percent of the shares of Market Bancorporation, Elko New Market, Minnesota, and thereby indirectly controls New Market Bank, Elko New Market, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
256553	DACOTA BK, ABERDEEN, SOUTH DAKOTA	06/01/2015	01/04/2016	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
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 30, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARLINGTON STATE BANC HOLDING COMPANY	CIC	Notification submitted by Phyllis J. Monke, Fremont, Nebraska; Thomas L. Monke, Arlington, Nebraska; Cynthia J. Lingren, Eryaman, Ankara in Turkey; and Jean M. Katt, Herman, Nebraska; as members of the Monke Family Group, to collectively acquire control of Arlington State Banc Holding Company, parent of Two Rivers State Bank, both of Blair, Nebraska. Additionally, Theodore E. Dimmitt, Fremont, Nebraska, to retain control of Arlington State Banc Holding Company.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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- 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
1421161	BANK OF BLUE VALLEY, OVERLAND PARK, KANSAS	10/05/2015	01/12/2016	S	Int Sm Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	10/19/2015	01/21/2016	S	Small Bank
152057	BANK OF COMMERCE, CHELSEA, OKLAHOMA	10/26/2015	01/14/2016	S	Small Bank
59754	BANK OF WYANDOTTE, WYANDOTTE, OKLAHOMA	10/06/2015	01/01/2016	S	Small Bank
56557	COBIZ BK, DENVER, COLORADO	08/24/2015	12/25/2015	S	Large Bank
702050	FIRST ST BK, COMMERCE, OKLAHOMA	10/06/2015	01/01/2016	S	Small Bank
776659	NORTHSTAR BK OF CO, DENVER, COLORADO	10/13/2015	01/14/2016	S	Int Sm Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 30, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BASTROP BANCSHARES, INC.	CIC	Notice by Bastrop Bancshares, Inc. Employee Stock Ownership Plan, Bastrop, Texas ("ESOP"), and Amanda Lorraine Wickliffe, Bastrop, Texas; John Daniel Mican, Bastrop, Texas; Dianna Fiebrich Kana, Bastrop, Texas; Tammy Lynn Goertz, Rosanky, Texas; and Robert Edward Berryhill, Smithville, Texas, individually and as co-trustees of ESOP acting as a group in concert, to retain and acquire up to 24.9 percent of Bastrop Bancshares, Inc., Bastrop, Texas, and indirectly First National Bank of Bastrop, Bastrop, Texas.	Newspaper:	02/05/2016
			Federal Register:	Not available
FIRST COMMERCIAL FINANCIAL CORP	* 3A5	Application by First Commercial Financial Corp., Seguin Texas, to acquire by merger 100 percent of Jourdanton Bancshares, Inc., and indirectly, Jourdanton State Bank, both of Jourdanton, Texas.	Newspaper:	Not available
			Federal Register:	02/11/2016

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 30, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TOKYO-MITSUBISHI UFJ, LTD., THE	FBSEA	The Bank of Tokyo-Mitsubishi UFJ, Ltd, Tokyo, Japan, to establish an additional branch in New York, New York, pursuant to section 211.24(a)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
NCAL BANCORP	* 3A3	NCAL Bancorp, Los Angeles, California, to acquire Commercial Bank of California, Irvine, California.	Newspaper: Federal Register:	Not available 02/08/2016
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
WESTAMERICA BANCORPORATION	CIC	Change in Bank Control Notice filed by T. Rowe Price Associates, Inc., Baltimore, Maryland, to retain 10 percent or more of Westamerica Bancorporation, and thereby indirectly in its subsidiary, Westamerica Bank, both of San Rafael, California.	Newspaper: Federal Register:	Not available Not available
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$27.0 million in various Low-Income Housing Tax Credit projects.	Newspaper: Federal Register:	Not applicable 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.

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.

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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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act