Federal Reserve Release



H.2

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

No. 11

Week Ending March 12, 2016

Forms

Forms -- initial Board review to extend without revision the Funding and Liquidity Risk Management Guidance (FR 4198) and Recordkeeping Provisions Associated with Guidance on Leveraged Lending (FR 4203).

- Proposed, March 9, 2016

Forms -- initial Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN (Reg NN).

- Proposed, March 10, 2016

<u>Personnel</u>

Division of Banking Supervision and Regulation -- appointment of Steve Spurry, Kathleen Johnson, and Joanne Wakim as assistant directors.

- Announced, March 7, 2016

Management Division -- appointment of Steven A. Miranda as deputy director.

- Announced, March 9, 2016

Enforcement

American Bank of Baxter Springs, Baxter Springs, Kansas -- written agreement dated January 5, 2010, terminated March 4, 2016.

- Announced, March 8, 2016

CB Financial Corporation, Wilson, North Carolina -- written agreement dated May 25, 2010, terminated March 3, 2016.

- Announced, March 8, 2016

Enforcement

Hazard Bancorp, Hazard, Kentucky, and Peoples Bank and Trust Company of Hazard -- written agreement with the Federal Reserve Bank of Cleveland and the Commonwealth of Kentucky Department of Financial Institutions.

- Announced, March 8, 2016

H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 1849 West Glendale Avenue, Phoenix, Arizona.

- Approved, March 8, 2016

Bank Holding Companies

St. Louis

First Security Bancorp, Searcy, Arkansas -- to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, and thereby increase its interest in CrossFirst Bank.

- Approved, March 7, 2016

Atlanta

Professional Holding Corp., Coral Gables, Florida -- to acquire FirstCity Bank of Commerce, Palm Beach Gardens.

- Withdrawn, March 8, 2016

Richmond

United Bankshares, Inc., Charleston, West Virginia, and UBV Holding Company, LLC, Fairfax, Virginia -- to acquire Bank of Georgetown, Washington, D.C., and for United Bank, Fairfax, to merge with Bank of Georgetown and thereby establish branches.

- Approved, March 11, 2016

Bank Holding Companies

Chicago

Wintrust Financial Corporation, Rosemont, Illinois -- to acquire Generations Bancorp, Inc., Pewaukee, Wisconsin, and thereby indirectly acquire Foundations Bank; and for Town Bank, Hartland, to merge with Foundations Bank, Pewaukee, and thereby establish a branch.

- Approved, March 9, 2016

Bank Mergers

Atlanta

Professional Bank, Coral Gables, Florida -- to merge with FirstCity Bank of Commerce, Palm Beach Gardens, and thereby establish a branch.

- Withdrawn, March 8, 2016

Banks, Foreign

Director, BS&R

The Bank of Tokyo-Mitsubishi UFJ, Ltd., Tokyo, Japan -- waiver of remainder of prior-notice period to establish a branch at 1221 Avenue of the Americas, New York, New York.

- Granted, March 11, 2016

Banks, State Member

Secretary

Ally Bank, Midvale, Utah -- location determination of master account at the Federal Reserve Bank of Chicago upon becoming a member of the Federal Reserve System.

- Approved, March 7, 2016

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make certain community development and public welfare investments (two notices).

- Approved, March 10, 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.

- Permitted, March 7, 2016

St. Louis

Mount Sterling Bancorp, Inc., Mount Sterling, Illinois -- change in bank control of Mount Sterling Bancorp, Inc., and its subsidiary, Farmers State Bank & Trust Co., Mount Sterling.

- Permitted, March 10, 2016

Membership

Chicago

Ally Bank, Midvale, Utah -- to become a member of the Federal Reserve System.

- Approved, March 7, 2016

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commen	t Period
HARBORONE BANCORP, INC.	* 3A1	Application by HarborOne Mutual Bancshares and HarborOne Bancorp, Inc., both of Brockton, Massachusetts, to become a mutual bank holding company and a mid-tier stock bank holding company, respectively, by acquiring 100% of the outstanding capital stock of HarborOne Bank, Brockton, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of HarborOne Bank from mutual to stock form and a minority stock issuance by the mid-tier holding company.	Newspaper: Federal Register:	Not available 04/11/2016
RANDOLPH BANCORP, INC.	* 3A1	Application by Randolph Bancorp, Inc., Stoughton, Massachusetts to acquire 100% of the outstanding capital stock of Randolph Savings Bank, Stoughton, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of Randolph Bancorp, Stoughton, Massachusetts from mutual to stock form.	Newspaper: Federal Register:	Not available 04/08/2016

^{*} Subject to the provisions of the Community Reinvestment Act

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

CRA CRA

Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Investment	JPMorgan Chase Bank, National Association, Columbus, Ohio and J.P Morgan International Finance Limited, Newark, Delaware, provide prior notice to invest in subsidiaries pursuant to Section 211.9 of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of New York

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District: 3 Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA to establish and maintain a branch office located at Winfield Business Center, 1157 West Branch Parkway, 1st Floor, Winfield, PA.	Newspaper: Federal Register:	03/22/2016 Not applicable
FSB COMMUNITY BANKSHARES, MHC	* MHC Conversion	FSB Community Bancshares, MHC, Fairport, New York, and FSB Community Bancshares, Fairport, New York, proposes to convert to stock form and form a bank holding company, FSB Bancorp, Inc., Fairport, NY, in connection with acquiring 100 percent of Fairport Savings Bank, Fairport, New York.	Newspaper: Federal Register:	Not available Not available
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch office located at 4750 Lindle Road, Harrisburg, PA.	Newspaper: Federal Register:	Not available Not applicable
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office located at 5089 Hamilton Boulevard, Allentown, PA.	Newspaper: Federal Register:	03/22/2016 Not applicable

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Federal Reserve Bank of Philadelphia

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District: 4 Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HUNTINGTON BANCSHARES INCORPORATED	* 3A3 * 3A5	Application by Huntington Bancshares, Inc., Columbus, Ohio, to acquire FirstMerit Corporation, Akron, Ohio, and thereby acquire control of FirstMerit Bank, NA, Akron, Ohio through the merger with and into The Huntington National Bank, Columbus, Ohio, pursuant to Sections 3(a(3)and(5)of the Bank Holding Company Act	Newspaper: Federal Register:	04/09/2016 Not available
NORTH SIDE BANK AND TRUS COMPANY, THE	* Branch	Application by North Side Bank and Trust Company, Cincinnati, OH to establish a branch at 1111 St Gregory St. Cincinnati, OH.	Newspaper: Federal Register:	Not available Not applicable

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Federal Reserve Bank of Cleveland

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Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BANK OF MARION, THE	Premises	The Bank of Marion, Marion, Virginia, to increase its investment in bank premises in the amount of \$1.85 million.		Not applicable Not applicable

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Federal Reserve Bank of Richmond

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Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
LIBERTY SHARES, INC.	CIC	Prior change in control notice filed by Kenneth Ray Lehman, Arlington, Virginia, to acquire 25 percent or more of the outstanding shares of Liberty Shares, Inc., and The Heritage Bank, both of Hinesville, Georgia.	Newspaper: Federal Register:	Not available Not available
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
SFB BANCORP, INC.	CIC	SFB Bancorp, Inc., Elizabethton, Tennessee, prior change in control notice filed by Peter William Hampton, Jr., Elizabethton, Tennessee, individually and as co-trustee of the Margaret Hampton Revocable Trust and the Peter W. Hampton Family and Marital Trust (The Trusts), and as custodian for William Spencer Hampton; and Harriette Lee Hampton, Ridgeland, Mississippi, individually and as co-trustee of The Trusts, and as power of attorney for Margaret Hampton, Elizabethton, Tennessee; for permission to increase their collective ownership of SFB Bancorp and its subsidiary, Security Federal Bank, Elizabethton, Tennessee, to 60 percent.	Newspaper: Federal Register:	Not available 03/22/2016
UNIFIED SHARES, LLC	* 3A3	Unified Shares, LLC, Harrogate, Tennessee, to acquire 100 percent of the outstanding shares of National Bank of Tennessee, Newport, Tennessee.	Newspaper: Federal Register:	03/24/2016 03/31/2016
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:	02/28/2016 02/29/2016

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Federal Reserve Bank of Atlanta

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
AMERICAN BANK AND TRUST COMPANY, NATIONAL ASSOCIATION	CIC	Notice by Venkateswararao Alla, Rock Island, Illinois, individually and as trustee of the Revocable Trust Agreements known as: Atlantic Financial Holdings I Trust, the Atlantic Financial Holdings III Trust, the Atlantic Financial Holdings IV Trust, and the Atlantic Financial Holdings IV Trust, all of Rock Island, Illinois; and acting in concert with Rajesh Alla, Rock Island, Illinois, Rakesh Alla, Rock Island, Illinois, and Suresh Alla, Moline, Illinois; for approval to increase and retain control of more than 25 percent of the voting shares of Ambank Holdings, Inc., Davenport, Iowa, and thereby indirectly control American Bank and Trust Company, N.A., Davenport, Iowa, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available Not available
AMERICAN COMMUNITY FINANCIAL, INC.	CIC	ACBT L.P., a Delaware limited partnership, Huntley, Illinois; Charles W. Ruth, Huntley, Illinois; Helen J. Ruth, Huntley, Illinois; William A. Ruth, Woodstock, Illinois; Emily Ruth Smith, Lake in the Hills, Illinois; Eric L. Ruth, Huntley, Illinois; and Scott H. Ruth, Marengo, Illinois; as a group acting in concert, have applied to the Federal Reserve Board for permission to retain and obtain control over 17.26 percent of the voting shares of American Community Financial, Inc., Woodstock, Illinois, and thereby indirectly retain control of American Community Bank, Woodstock, Illinois.	Newspaper: Federal Register:	Not available 03/09/2016
CITIZENS BANK HOLDING, IN	CIC	Warren E. Hansen Sr., Mukwonago, Wisconsin; together with 205 MacArthur LLC, Mukwonago, Wisconsin; Eunice Hansen and Warren E. Hansen Jr., both of Delavan, Wisconsin; Wayne E. Martin and Donna J. Martin, both of Waterloo, Wisconsin, Todd and Jacquilin Martin; Ann C. Hansen; Timothy W. Hansen; Jill and Kevin Wattles; and Andrew C. Hansen, as a group acting in concert, to acquire control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin and thereby indirectly acquire control of Citizens Bank, Mukwonago, Wisconsin.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	g Proposal End of Comment Period			
COUNTRY BANCORPORATION	CIC	Notice by Thomas R. Bernau, Des Moines, Iowa, and John W. Bernau, Manchester, Iowa, each individually and as co-trustees of the Kay J. A. Bernau Marital Election Trust and the Kay J. A. Bernau Marital Trust; and together as a family control group acting in concert with the Bernau Family Control Group consisting of the William R. and Kay J. A. Bernau Family Trust for Thomas R. Bernau and the William R. and Kay J. A. Bernau Family Trust for John W. Bernau, to retain control of 100 percent of the voting shares of Country Bancorporation, Crawfordsville, Iowa. Country Bancorporation controls eight banks: Peoples Savings Bank, Crawfordsville, Iowa; Walker State Bank, Walker, Iowa; Center Point Bank and Trust Company, Center Point, Iowa; Peoples Trust and Savings Bank, Riverside, Iowa; Hiawatha Bank and Trust Company, Hiawatha, Iowa; White State Bank, South English, Iowa; The Exchange State Bank, Springville, Iowa; and Lone Tree Service Company, Lone Tree, Iowa, which controls Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper: Federal Register:	Not available 03/21/2016		
NORTHWEST BANCORPORATION OF ILLINOIS, INC.	CIC	Mr. James J. Dolan, Naples, Florida as trustee of Voting Trust Agreement; Mrs. Patricia D. Dolan as trustee of Royston Road Trust, Naples, Florida; and Mr. Gregory F. Dolan as trustee of JJD 2012 Family Trust, Washington, DC, as a group acting in concert to acquire control of Northwest Bancorporation of Illinois, Inc. and thereby indirectly acquire control of First Bank and Trust Company of Illinois, both of Palatine, Illinois.	Newspaper: Federal Register:	03/31/2016 03/28/2016		
ROYAL FINANCIAL, INC.	* 4c8	Royal Financial, Inc., Chicago, Illinois has applied to acquire 100 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois and indirectly acquire Park Federal Savings Bank, Chicago, Illinois and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	03/19/2016 Not available		
STC BANCSHARES CORP.	CIC	Robert Greco, Wayne, Illinois, together with Gian Greco, Wayne, Illinois; Pasquale Greco, St. Charles, Illinois, Francesca Greco, Jaffe, St. Charles, Illinois and Eduardo Greco, St. Charles, Illinois; as a group acting in concert, to acquire over ten percent of the voting shares of STC Bancshares Corp., St. Charles, Illinois, and thereby indirectly control of STC Capital Bank, St. Charles, Illinois.	Newspaper: Federal Register:	Not available 03/24/2016		

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
TOWN AND COUNTRY BANK	* 18C * Branch	Town and Country Bank, Springfield, Illinois, intends to purchase certain assets and assume certain liabilities of a branch of Centrue Bank, Streator, Illinois, located at 303 Fountains Parkway, Fairview Heights, Illinois, which will operate as a branch of Town and Country Bank.	Newspaper: Federal Register:	Not available Not applicable
VISIONBANK OF IOWA	* Branch	VisionBank of Iowa, Ames, Iowa, to establish a branch at 1255 Jordan Creek Parkway, West Des Moines, Iowa.	Newspaper: Federal Register:	03/10/2016 Not applicable

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Institution Location

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Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
BEST HOMETOWN BANCORP, INC.	* SLHC Formation	Best Hometown Bancorp, Inc., Collinsville, Illinois, to become a savings and loan holding company by acquiring 100 percent of Home Federal Savings and Loan Association of Collinsville, Collinsville, Illinois.	Newspaper: Federal Register:	Not available Not available
SIMMONS FIRST NATIONAL BANK	Member	Simmons First National Bank, Pine Bluff, Arkansas, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of St. Louis

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
PEOPLES STATE BANK OF PLAINVIEW	* 18C * Branch	Peoples State Bank of Plainview, Plainview, Minnesota, to merge with Altura State Bank, Altura, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable
SCOTLAND HOLDING COMPANY	CIC	Change in Control notice by Dick D. Behl, Scotland, South Dakota, to retain 25 percent or more of the shares of Scotland Holding Company, Scotland, South Dakota, and thereby indirectly retain control of Farmers & Merchants State Bank, Scotland, South Dakota.	Newspaper: Federal Register:	Not available 03/24/2016

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Federal Reserve Bank of Minneapolis

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Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
AMERICAN EXCHANGE COMPANY	CIC	Notification submitted by Andrew R. Clements and Aaron M. Clements, both of Elmwood, Nebraska, to acquire one percent or more of the shares and thereby become members of the Clements Family control group of American Exchange Company, parent of American Exchange Bank, both of Elmwood, Nebraska.	Newspaper: Federal Register:	Not available 03/18/2016
AMERICAN STATE BANK & TRUST COMPANY	* 18C	American State Bank & Trust Company, Great Bend, Kansas, to merge with Peoples Exchange Bank, Belleville, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
BANK MANAGEMENT, INC.	CIC	Notification submitted by the Margaret March Brownlee Trust, Margaret M. Brownlee, trustee, Orlando, Florida, to retain 10% or more of the shares and thereby control of Bank Management, Inc., parent of the FirstBank of Nebraska, both of Wahoo, Nebraska, and for approval as a member of the March family group that controls more than 25 percent of the shares and thereby control of Bank Management. In addition, the Paula March Romanovsky Trust, Paula March Romanovsky, trustee, San Francisco, California, requests approval as a member of the March family group.	Newspaper: Federal Register:	Not available Not available
BANK VI	* Branch	Bank VI, Salina, Kansas, to establish a de novo branch at 2101 East Crawford, Salina, Kansas.	Newspaper: Federal Register:	03/25/2016 Not applicable
CORNHUSKER BANK	* Branch	Cornhusker Bank, Lincoln, Nebraska, to establish a branch at 1101 Cornhusker Highway, Lincoln, Nebraska.	Newspaper: Federal Register:	03/07/2016 Not applicable
MISSOURI BANCORP, INC.	CIC	Notification submitted by John William Landwehr, Richmond, Missouri, to be approved as a member of the Landwehr Family group, which acting in concert controls 25 percent or more of Missouri Bancorp, Inc., Richmond, Missouri, parent of Community Bank of Missouri, Richmond, Missouri.	Newspaper: Federal Register:	Not available 03/22/2016
RCB BANK	* Branch	RCB Bank, Claremore, Oklahoma, to establish a de novo branch at 27010 E. 116th Street South, Coweta, Oklahoma.	Newspaper: Federal Register:	03/17/2016 Not applicable
ROXBURY BANCSHARES, INC	CIC	Notification submitted by Larry Mulcahy, Olathe, Kansas, proposing to acquire 70.0 percent of the voting common stock and thereby control of Roxbury Bancshares, Inc., parent of Roxbury Bank, both of Roxbury, Kansas.	Newspaper: Federal Register:	Not available Not available
STOCKGROWERS BANC CORPORATION	* 3A3	Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas, to acquire an additional 3.86 percent for a total of 38.0 percent of the voting stock of Stockgrowers Banc Corporation, Ashland, Kansas.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Kansas City

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NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	CIC	Lee Equity Partners, LLC, et al., New York, New York; AlpInvest Partners B.V., et al., Amsterdam, The Netherlands; and HarbourVest Partners, LLC, et al., Boston, Massachusetts; to control directly or indirectly Carlile Bancshares, Inc., Fort Worth, Texas, and therefore, indirectly, NorthStar Bank of Texas, Denton, Texas, and NorthStar Bank of Colorado, Denver, Colorado.	Newspaper: Federal Register:	Not available 03/07/2016
MENARD BANCSHARES, INC.	CIC	Notice by Elizabeth Ann McDonald, Austin, Texas, and Wade Compton McDonald, Plano, Texas, to join the Compton/McDonald Family Group, a group acting in concert approved on August 7, 2008, to retain control of Menard Bancshares, Inc., Menard, Texas, and thereby indirectly control, Menard Bank, Menard, Texas	Newspaper: Federal Register:	Not available 03/30/2016
SLHC TRUST, THE	* SLHC Formation	The SLHC Trust, Raleigh, North Carolina, to become a savings and loan holding company through the acquisition of 64.21 percent of NexBank Capital, Inc., and therefore, indirectly, NexBank, SSB, both of Dallas, Texas.	Newspaper: Federal Register:	Not available 04/01/2016
SOUTHWESTERN BANCORP, INC.	CIC	Notice by Ann Biggs, San Antonio, Texas, as trustee of the Gordon Brian Biggs Trust of 2012, the Edward Barrett Biggs Trust of 2012, the Biggs Grandchildren's Trust, and the Glenn Barrett Biggs Trust of 2012; Steven Mack, Boerne, Texas; and Jack Griggs, Abilene, Texas, collectively a group acting in concert, to control 100 percent of Southwestern Bancorp, Inc., Boerne, Texas, and thereby, indirectly, Texas Heritage Bank, Boerne, Texas.	Newspaper: Federal Register:	03/10/2016 03/28/2016
TEXAS BRAND BANCSHARES, INC.	CIC	Notice by Edward B. Tomlinson, II, Rowlett, Texas, individually; and the "Leis Family Group" comprised of The Revocable Trust of Dorvin D. Leis, Garland, Texas, Charles S. Leis, Eagle, Idaho, Stephen T. Leis, Kihie, Hawaii, and Edward B. Tomlinson, II, Rowlett, Texas, as trustees and in individual capacity; and Stanley B. Leis, Eagle, Idaho, collectively, to control and retain 25 percent or more of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper: Federal Register:	Not available 03/25/2016

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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.

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District: 12 Federal Reserve Bank of San Francisco

Filer FIVE STAR BANCORP	Filing Type CIC	Filing Proposal Notice of Change in Control filed by Philip D. Oates, Kathryn Oates-Fairrington, and Larry E. Allbaugh, and related individuals and trusts to retain 25 percent or more of the voting shares of Five Star Bancorp, Sacramento, California, and thereby indirectly retain voting shares of Five Star Bank, Rocklin, California.	End of Comment Period	
			Newspaper: Federal Register:	Not available 03/08/2016
HERITAGE COMMERCE CORP	CIC	Notice of Change in Control filed by Castle Creek Capital Partners IV, LP, and individuals or entities that directly or indirectly control Castle Creek Capital Partners IV, LP (Castle Creek Capital IV LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Legions IV Corp., Mikesell Advisory Corp., Pietrzak Advisory Corp., John M. Eggemeyer, III, Mark G. Merlo, J. Mikesell Thomas and John T. Pietrzak), all of Rancho Santa Fe, California, to acquire 10 percent or more of the voting shares of Heritage Commerce Corp, and thereby indirectly acquire additional voting shares of Heritage Bank of Commerce, both of San Jose, California.	Newspaper: Federal Register:	03/25/2016 03/16/2016
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
PACIFIC COMMERCE BANK	* 18C	ProAmerica Bank to be merged with and into Pacific Commerce Bank, both of Los Angeles, California, with Pacific Commerce Bank as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
SIERRA BANCORP	* 3A5	Sierra Bancorp, Porterville, California, to acquire Coast Bancorp, and thereby indirectly acquire Coast National Bank, both of San Luis Obispo, California.	Newspaper: Federal Register:	Not available 04/04/2016
UNITED BUSINESS BANK, F.S.	Member * 3A1	(1)United Business Bank, Oakland, California, to become a member of the Federal Reserve System; and (2)First ULB Corp., to become a bank holding company by acquiring United Business Bank, both of Oakland, California.	Newspaper: Federal Register:	Not available 04/04/2016
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

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Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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