

---

**Federal Reserve Release**

---



*H.2*

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

*No. 44*

*Week Ending October 31, 2015*

Regulations and Policies

Margin and Capital Requirements for Covered Swap Entities -- (1) interagency final rule to establish minimum margin and capital requirements for swaps and security-based swaps that are not cleared through a clearinghouse, in accordance with the Dodd-Frank Act, and (2) request for comment on interim final rule to exempt from margin requirements certain non-cleared swaps, such as those used for hedging purposes by commercial end-user counterparties.

- Approved, October 30, 2015

Regulations Q and YY -- publication for comment of proposed rule to require U.S. global systemically important banking organizations and the U.S. operations of systemically important foreign banks to meet a new long-term debt requirement and a new total loss-absorbing capacity requirement.

- Approved, October 30, 2015

**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**

## Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish a branch at 480 Industrial Boulevard, Suwanee.

- Approved, October 30, 2015

## Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 1600 Forest Avenue, Richmond.

- Approved, October 27, 2015

**Bank Holding Companies**

## Chicago

Albany Bancshares, Inc., Albany, Illinois -- to acquire Port Byron State Bank, Port Byron.

- Withdrawn, October 30, 2015

## New York

Commonwealth Bank of Australia, Sydney, Australia -- to engage de novo through its subsidiary, First State Investments (US) LLC, New York, New York, in financial and investment advisory activities.

- Approved, October 30, 2015

**Bank Holding Companies**

## St. Louis

Connections Bancshares, Inc., Ashland, Missouri -- to become a bank holding company by acquiring Calvert Financial Corporation, Ashland, and thereby indirectly acquiring Mainstreet Bank.

- Approved, October 30, 2015

## New York

Credit Suisse Group AG, Zurich, Switzerland -- extension of the holding period for a merchant banking investment.

- Withdrawn, October 29, 2015

## Atlanta

The Desjardins Group, Levis, Canada; Federation des Caisses Desjardins du Quebec; 9210-6764 Quebec, Inc., Montreal; Desjardins Financial Corporation, Inc.; Fiera Holdings, Inc.; Fiera Capital L.P.; and Fiera Capital Corporation -- to acquire ownership interests in Samson Capital Advisors LLC, New York, New York, and thereby engage in financial and investment advisory activities.

- Withdrawn, October 26, 2015

## Chicago

Edgewater Bancorp, Inc., Saint Joseph, Michigan -- to become a bank holding company on conversion of its subsidiary, Edgewater Bank, St. Joseph, from a federal savings bank to a state-chartered bank.

- Approved, October 26, 2015

## Minneapolis

First Dakota Financial Corporation, Yankton, South Dakota -- to acquire Dakota State Bank, Blunt.

- Approved, October 26, 2015

**Bank Holding Companies**

Atlanta

First NBC Bank Holding Company, New Orleans, Louisiana -- to acquire State Investors Bancorp, Inc., Metairie, and State-Investors Bank and thereby engage in operating a savings association.

- Approved, October 28, 2015

Director, BS&R

The Goldman Sachs Group, Inc., New York, New York -- relief from certain commitments.

- Granted, October 26, 2015

Kansas City

Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire Woodhaven National Bank, Fort Worth, Texas.

- Approved, October 30, 2015

Chicago

West Town Bancorp, Raleigh, North Carolina -- to acquire West Town Bank and Trust, Cicero, Illinois.

- Approved, October 29, 2015

**Banks, Foreign**

Director, BS&R

Korea Exchange Bank, Seoul, Republic of Korea -- to establish an agency in New York, New York.

- Approved, October 27, 2015

Banks, State Member

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.  
- Approved, October 30, 2015

Change in Bank Control

Atlanta

F&M Financial Corporation, Clarksville, Tennessee -- change in bank control of F&M Financial Corporation and its subsidiary, F&M Bank, Clarksville.  
- Permitted, October 30, 2015

Minneapolis

Farmers State Financial Corp., Victor, Montana -- to retain control of Farmers State Financial Corporation and its subsidiary, Farmers State Bank, Victor.  
- Permitted, October 26, 2015

Chicago

FSB Financial Services, Inc., Waterloo, Iowa -- to retain control of FSB Financial Services, Inc. and its subsidiary, Farmers State Bank, Waterloo.  
- Permitted, October 30, 2015

St. Louis

Landrum Company, Columbia, Missouri -- change in bank control of Landrum Company and its subsidiary, Landmark Bank, N.A., Columbia.  
- Permitted, October 27, 2015

**Change in Bank Control**

Minneapolis

Vergas Bancorporation, Inc., Vergas, Minnesota -- change in bank control of Vergas Bancorporation, Inc. and its subsidiary, Vergas State Bank, Vergas.

- Permitted, October 28, 2015

**Extensions of Time**

Richmond

Citizens Building and Loan, MHC, Greer, South Carolina -- extension to March 15, 2016, to become a mutual holding company by acquiring Citizens Building and Loan, SSB, Greer.

- Granted, October 27, 2015

Director, BS&R

JPMorgan Chase & Co., New York, New York -- extension of time to divest or conform a merchant banking investment.

- Granted, October 29, 2015

**Financial Holding Companies**

Dallas

First Sonora Bancshares, Inc., Sonora, Texas -- election to become a financial holding company.

- Effective, October 26, 2015

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ESB BANCORP MHC	* 3A3	Applications by: i) ESB Bancorp MHC, Easthampton, Massachusetts ("ESB MHC") to merge with Hometown Community Bancorp MHC, Oxford, Massachusetts ("Hometown MHC"), with ESB MHC as the surviving entity to be known as "Hometown Financial Group, MHC"; and ii) ESB Bancorp, Inc., Easthampton, Massachusetts ("ESB Bancorp"), to merge with Hometown Community Bancorp, Inc., Oxford, Massachusetts ("Hometown Bancorp"), with ESB Bancorp as the surviving entity to be known as "Hometown Financial Group, Inc." 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, Easthampton Savings Bank and Hometown Bank will remain separate wholly-owned subsidiaries of Hometown Financial Group, Inc.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
MAINE COMMUNITY BANCORP, MHC	* 3A1	Maine Community Bancorp, MHC and Maine Community Bancorp, Inc., both of Westbrook, Maine, to become a mutual bank holding company and a stock holding company, respectively, by acquiring Biddeford Savings Bank, Biddeford, Maine and Mechanics Savings Bank, Auburn, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	10/30/2015
PB BANCORP, INC.	* MHC	Application by PB Bancorp, Inc., a newly formed Maryland corporation, Putnam, Connecticut, to acquire 100% of the outstanding capital stock of Putnam Bank, also of Putnam, Connecticut, pursuant to regulations 12 CFR §§ 239.55 and 238.11, in connection with the second-step conversion of Putnam Bancorp, MHC from mutual to stock form and the merger of PB Bancorp, Inc., with and into a merged entity of Putnam Bancorp, MHC and PSB Holdings, Inc., with PB Bancorp, Inc. as the survivor.	Newspaper:	10/14/2015
	Conversion * SLHC Formation		Federal Register:	10/15/2015



**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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 31, 2015**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS NATIONAL CORPORATION	* 3A3	Application by Citizens National Corporation, Paintsville, KY to acquire 100% of the voting shares of Alliance Banking Company, Winchester, KY, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	Not available

**District: 4**

**Federal Reserve Bank of Cleveland**

**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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BB&T CORPORATION	* 3A5	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of National Penn Bancshares, Inc., Allentown, Pennsylvania, and thereby indirectly acquire National Penn Bank, Allentown, Pennsylvania.	Newspaper: Federal Register:	10/26/2015 10/30/2015
BNC BANCORP	* 3A5	BNC Bancorp, High Point, North Carolina, to acquire 100% of the voting securities of Southcoast Financial Corporation, Mount Pleasant, South Carolina, and thereby indirectly acquire Southcoast Community Bank, Mount Pleasant, South Carolina.	Newspaper: Federal Register:	11/09/2015 11/13/2015
PARK STERLING CORPORATION	* 3A5	Park Sterling Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of First Capital Bancorp, Inc., Glen Allen, Virginia, and thereby indirectly acquire First Capital Bank, Glen Allen, Virginia.	Newspaper: Federal Register:	Not available 11/27/2015
PREMIER FINANCIAL BANCORP, INC.	* 3A5	Premier Financial Bancorp, Inc., Huntington, West Virginia, has submitted an application to acquire First National Bankshares Corporation, Ronceverte, West Virginia, and thereby indirectly acquire its subsidiary First National Bank, Ronceverte, West Virginia.	Newspaper: Federal Register:	Not available Not available
SOUTHERN BANCSHARES (N.C.), INC.	* 3A5	Southern BancShares (N.C.), Inc., Mount Olive, North Carolina, has submitted an application to acquire Heritage Bankshares Inc., Norfolk, Virginia, and thereby indirectly acquire its subsidiary Heritage Bank, Norfolk, Virginia.	Newspaper: Federal Register:	Not available 11/30/2015



**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
- 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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE CREDITO E INVERSIONES	4c8	Banco de Credito e Inversiones, Santiago, Chile, to establish BCI Securities, Inc., Miami, Florida, and thereby engage in certain insitutional broker-dealer activities, pursuant to sections 4(c)(8) and 4(j) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable 11/18/2015
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
OCULINA BANC CORP	* SLHC Merger	Oculina Banc Corp, Vero Beach, Florida, proposes to merge with its parent company, Colonial Banc Corp, Vero Beach, Florida, pursuant to section 238.11 of Regulation LL. Oculina Banc Corp will survive the merger. Colonial Banc Corp and Oculina Banc Corp control Oculina Bank, Vero Beach, Florida.	Newspaper: Federal Register:	Not available Not available
RCB FINANCIAL CORPORATION	CIC	Prior change in control notice filed by Michael William Mathis, his wife, Sharon Lambert Mathis, and his son, Michael "Will" William Mathis, Jr., all of Rome, Georgia, to acquire 10 percent or more of the outstanding shares of RCB Financial Corporation, and its subsidiary, River City Bank, both of Rome, Georgia.	Newspaper: Federal Register:	11/07/2015 11/05/2015
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 12 low income housing welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

**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.

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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAYLAKE BANK	* 18C * Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to merge with Union State Bank. As a result of the merger, Baylake Bank, Sturgeon Bay, Wisconsin, will establish branch offices at 222 Ellis Street, Kewaunee, Wisconsin; 3223 Main Street, Green Bay, Wisconsin; 931 Maquette Drive, Kewaunee, Wisconsin; and, 2221 Lincoln Avenue, Two Rivers, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
BRIDGEVIEW BANCORP, INC.	CIC	Thomas P. Haleas, Clarendon Hills, Illinois, Peter J. Haleas, Evanston, Illinois, Peter E. Haleas Sarasota, Florida, and Sophia M. Haleas, Clarendon Hills, Illinois, as a group acting in concert to retain 25 percent or more of the shares of Bridgeview Bancorp, Inc., Bridgeview, Illinois and thereby indirectly control Bridgeview Bank Group, Bridgeview, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan applied to the Federal Reserve Board for permission to establish a mobile branch (courier service) that will serve business customers in the following counties: Alcona, Allegan, Alpena, Antrim, Arenac, Bay, Barry, Benzie, Berrien, Branch, Calhoun, Cass, Cheboygan, Charlevoix, Clare, Crawford, Emmet, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Isabella, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Tuscola, Van Buren, and Wexford.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMUNITY FINANCIAL CORP.	* 3A3	Community Financial Corp., Edgewood, Iowa, to acquire 100 percent of Linn County State Bank, Coggon, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTER ENTERPRISES, INC.	CIC	Notice by Paul D. Easter, Des Moines, Iowa, individually, and the Easter Family Control Group, as a group acting in concert, to retain control of Easter Enterprises, Inc., Spencer, Iowa, and thereby indirectly retain control of Farmers Trust and Savings Bank, Spencer, Iowa. The Easter Family Control Group consists of Paul D. Easter, Des Moines, Iowa; Sandra Easter, Des Moines, Iowa; L. Donald Easter Trust, Des Moines, Iowa (Co-Trustees: Paul Easter, Jane Bahls, David Easter, and Martha Easter-Wells,); Estate of the Marian W. Easter Trust, Des Moines, IA (Paul Easter Executor); Jane Bahls, Rock Island, Illinois; David and Maud Easter, Delmar, New York; Martha Easter-Wells and Kriss Wells, LeClaire, Iowa; Ken Easter, Des Moines, Iowa; Jeremy Easter, West Des Moines, Iowa; Greg Easter, Minneapolis, Minnesota; Matt Easter, DPO, AP; Jeff Easter, San Francisco, California; Austin Wells, Mentor, OH and Linda Wells, Minneapolis, Minnesota; Jan Stump, West Des Moines, Iowa; Daniel Bahls, Springfield, Massachusetts; Timothy Bahls, Madison, Wisconsin; and Angela Cummins, Tucson, Arizona.	Newspaper: Federal Register:	11/08/2015 10/22/2015
FAYETTE BANCORPORATION	CIC	Notice by the 2012 Clair J. Lensing Irrevocable Trust, Susan J. Elizondo GST-Exempt Under the Trust, James F. Lensing GST-Exempt Under the Trust, and Clair J. Lensing Jr. GST-Exempt Under the Trust, with Hills Bank & Trust Co., Hills, Iowa, serving as trustee with beneficiaries being Susan Elizondo, Bettendorf, Iowa, James F. Lensing, Mason City, Iowa, and Clair J. Lensing Jr., Oelwein, Iowa, to join the Lensing Family Control Group and retain control of Fayette Bancorporation, Marion, Iowa.	Newspaper: Federal Register:	Not available Not available
FFW CORPORATION	* 3A1	FFW Corporation, Wabash, Indiana, to become a Bank Holding Company following the conversion of its subsidiary bank, Crossroads Bank, Wabash, Indiana, from a federal savings bank to an Indiana state chartered Commercial Bank.	Newspaper: Federal Register:	10/30/2015 11/06/2015
FIRST INDEPENDENCE CORPORATION	CIC	Proposal by the Donald Davis Living Trust, West Bloomfield Township, Michigan, and Kenneth Kelly as trustee, McDonough, Georgia, to acquire control of 25 percent or more of the voting shares of First Independence Corporation, and thereby to indirectly acquire control of First Independence Bank, both of Detroit, Michigan.	Newspaper: Federal Register:	11/06/2015 11/03/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana, to acquire via merger 100 percent of Ameriana Bancorp, New Castle, Indiana, and thereby indirectly acquire Ameriana Bank, New Castle, Indiana.	Newspaper:	Not available
			Federal Register:	11/02/2015
FIRST MIDWEST BANCORP, INC.	* 3A5 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire Peoples Bancorp, Inc., Arlington Heights, Illinois and thereby indirectly acquire The Peoples Bank of Arlington Heights, Illinois and the related merger proposal pursuant to section 18c of the Federal Deposit Insurance Act and section 9 of the Federal Reserve Act, by First Midwest Bank, Itasca, Illinois to merge with The Peoples Bank of Arlington Heights, Arlington Heights, Illinois ("TPB") and to establish two branches at the current locations of TPB.	Newspaper:	10/24/2015
			Federal Register:	10/30/2015
FORT MADISON FINANCIAL COMPANY	* 3A3	Fort Madison Financial Company, Fort Madison, Iowa, to acquire 100 percent of Keokuk Savings Bank & Trust Company, Keokuk, Iowa.	Newspaper:	Not available
			Federal Register:	11/27/2015
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with its sister bank, Ackley State Bank, Ackley, Iowa. As a result of the merger, all locations of Ackley State Bank will become branches of GNB Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
LEVEL ONE BANCORP, INC.	CIC	Notice by James L. Bellinson, Bloomfield Township, MI, Eric Todd, York Township, MI, Neil Glaser, Brooklyn, NY, and Susan Bellinson, City Island, NY, as a group acting in concert, to acquire control of 10 percent or more of the voting shares of Level One Bancorp, Inc., and thereby indirectly acquire control of Level One Bank, both of Farmington Hills, MI	Newspaper:	10/19/2015
			Federal Register:	10/27/2015
TOWN AND COUNTRY FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Town and Country Financial Corporation, Springfield, Illinois, to merge with West Plains Investors, Inc., and thereby indirectly acquire Premier Bank of Jacksonville, both of Jacksonville, Illinois and an application by Town and Country Bank, Springfield, Illinois, to merge with Premier Bank of Jacksonville and operate all offices of Premier Bank of Jacksonville as branches.	Newspaper:	Not available
			Federal Register:	Not available

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.

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

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 505 Northview Road, Nixa, Missouri.	Newspaper:	11/05/2015
			Federal Register:	Not applicable
CITIZENS BANCSHARES OF BATESVILLE, INC.	* 3A3 * 18C * Branch	Citizens Bancshares of Batesville, Inc., Batesville, Arkansas, to acquire 100 percent of Parkway Bank, Rogers, Arkansas. Also The Citizens Bank, Batesville, Arkansas, to merge with Parkway Bank, Rogers, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	11/27/2015
			Federal Register:	11/27/2015
FIRST BRECKINRIDGE BANCSHARES, INC.	* 3A3	First Breckinridge Bancshares, Inc., Irvington, Kentucky, to acquire 100 percent of American Bank & Trust Company, Inc., Bowling Green, Kentucky.	Newspaper:	11/27/2015
			Federal Register:	Not available
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas, to acquire 100 percent of the voting shares of Twin Lakes Community Bank, Flippin, Arkansas.	Newspaper:	11/21/2015
			Federal Register:	11/27/2015
LINDELL BANK & TRUST COMPANY	* 18C * Branch * 3A5	Lindell Bank & Trust Company, St. Louis, Missouri, to merge with Concord Bank, St. Louis, Missouri, and to retain the acquired facility as a branch office. Also a companion filing by First Illinois Bancorp, Inc., East St. Louis, Illinois, to acquire 100 percent of Concord Baneshares, Inc., and thereby indirectly acquire Concord Bank, both of St. Louis, Missouri.	Newspaper:	11/20/2015
			Federal Register:	11/27/2015



**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.

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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DARWIN BANCSHARES, INC.	* 3A5	Darwin Bancshares, Inc., Darwin, Minnesota, to merge with Winthrop Bancshares, Inc., Winthrop, Minnesota, and thereby indirectly acquire Winthrop State Bank, Winthrop, Minnesota.	Newspaper:	Not available
			Federal Register:	11/30/2015
FIDELITY HOLDING COMPAN	CIC	Change in Control Notice by the 2015 Grandchildren's Fidelity Trust under Agreement dated February 24, 2015, Paul Bennett Lewis and Russell Craig Flom as co-trustees, of the "Grandchildren's Fidelity Trust", to acquire 25 percent or more of the shares of Fidelity Holding Company, Minnetonka, Minnesota, and thereby indirectly gain control of Fidelity Bank, Edina, Minnesota.	Newspaper:	Not available
			Federal Register:	11/12/2015
HAMBURG FINANCIAL, INC.	CIC	Change in Control notice by HCR Trust U/A dated August 14, 1986, as amended, Excelsior, Minnesota, Beth Ann Brackett, Excelsior, Minnesota, Trustee, Michael M. Reget, Plymouth, Minnesota, Trustee, and Thomas Kaliher, Waconia, Minnesota, Trustee, to retain 25 percent or more of the shares of Hamburg Financial, Inc., Excelsior, Minnesota, and thereby indirectly retain control of State Bank of Hamburg, Hamburg, Minnesota.	Newspaper:	Not available
			Federal Register:	11/03/2015

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NW BANCSHARES, INC.	CIC	Change in Control Notice by The Voting Trust Agreement Among Certain Shareholders of NW Bancshares, Inc., Chippewa Falls, Wisconsin ("Colbert Family Voting Trust"), B. James Colbert, Chippewa Falls, Wisconsin, and Bradford J. Colbert III, Plymouth, Minnesota, individually and as trustees of the Colbert Family Voting Trust, to acquire and retain control of NW Bancshares, Inc., Chippewa Falls, Wisconsin, and thereby indirectly acquire and retain control of The Northwestern Bank, Chippewa Falls, Wisconsin. In addition, the aforementioned persons and the following parties to the Colbert Family Voting Trust, the B. James Colbert Exempt QSST Trust, the Thomas John Despins Exempt QSST Trust, the Penny D. Jurss Exempt QSST Trust, the Bradford J. Colbert III Exempt QSST Trust, the Dee Dee A. Korth Exempt QSST Trust, and the Thomas James Despins Exempt Trust, all of Chippewa Falls Wisconsin, (B. James Colbert and Bradford J. Colbert III, trustees); Thomas John Despins, De Pere, Wisconsin, Penny D. Jurss, Wales, Wisconsin, and the B. James Colbert and Kathryn M. Colbert Revocable Trust dated September 25, 2001, Kathryn M. Colbert, individually and as trustee, both of Chippewa Falls, Wisconsin, as a group acting in concert, to acquire and retain control of NW Bancshares, Inc. and thereby indirectly acquire and retain control of The Northwestern Bank.	Newspaper:	10/28/2015
			Federal Register:	Not available
POE INVESTMENT COMPANY	CIC	Change in Control notice by HCR Trust U/A dated August 14, 1986, as amended, Excelsior, Minnesota, Beth Ann Brackett, Excelsior, Minnesota, Trustee, Michael M. Reget, Plymouth, Minnesota, Trustee, and Thomas Kaliher, Waconia, Minnesota, Trustee, to retain 25 percent or more of the shares of Poe Investment Company, Excelsior, Minnesota, and thereby indirectly retain control of Farmers and Merchants State Bank of Sacred Heart, Sacred Heart, Minnesota.	Newspaper:	Not available
			Federal Register:	11/03/2015
WALKER BAN CO.	CIC	Change in Control Notice by Michael J. Elsenpeter, Walker, Minnesota, to individually acquire control of Walker Ban Co., Walker, Minnesota, and thereby indirectly gain control of First National Bank North, Walker, Minnesota.	Newspaper:	Not available
			Federal Register:	11/16/2015

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARROLL COUNTY BANCSHARES, INC.	* 3A3	Carroll County Bancshares, Inc., Carrollton, Missouri, to acquire up to 24.99 percent of the voting shares of Adams Dairy Bancshares, Inc., Blue Springs, Missouri, and thereby indirectly acquire Adams Dairy Bank, Blue Springs, Missouri.	Newspaper: Federal Register:	11/20/2015 11/23/2015
COMMUNITY STATE BANCSHARES, INC.	CIC	Notification submitted by Steven D. Carr and Cheryl A. Carr, both of Wichita, Kansas, to acquire control of Community State Bancshares, Inc., Wichita, Kansas, parent of Community Bank of Wichita, Inc., Wichita, Kansas.	Newspaper: Federal Register:	Not available 11/16/2015
CORNERSTONE ALLIANCE, LTD.	CIC	Notice submitted by Howard Errol Snyder, Arlee, Montana, to acquire control of Cornerstone Alliance, Ltd., parent of CornerBank, both in Winfield, Kansas.	Newspaper: Federal Register:	Not available 11/16/2015
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Steven L. Anderson and L.F. Anderson, both of Hastings, Nebraska, and Linda K. Anderson, Rochester, Minnesota, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper: Federal Register:	Not available 10/28/2015
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Kenneth S. Turner and Steven R. Turner, both of Trumbull, Nebraska, and Dennis E. Turner, Hastings, Nebraska, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper: Federal Register:	Not available 10/28/2015
FARMERS EXCHANGE BANCORPORATION, INC.	* 3A3	Farmers Exchange Bancorporation, Inc., Cherokee, Oklahoma, to acquire 100 percent of the voting shares of The First National Bank of Nash, Nash, Oklahoma.	Newspaper: Federal Register:	11/23/2015 11/19/2015
FIRST NATIONAL BANCSHARES CORPORATION OF FREDONIA	CIC	Notification submitted by the Franklin D. Gaines Wife's Trust and Beverly J. Tipton, individually and as trustee, both of Fredonia, Kansas; and Betheny L. Winkler, Santa Fe, New Mexico, and Michael D. Jeffers, Fredonia, Kansas, as trustees; to acquire control of First National Bancshares Corporation of Fredonia, parent of First National Bank in Fredonia, both of Fredonia, Kansas.	Newspaper: Federal Register:	Not available 11/09/2015

**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

---

NONE

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK HOLDING OF TEXAS, INC.	* 3A3	Community Bank Holdings of Texas, Inc., Corsicana, Texas, to acquire 100 percent of StarBanc Holding Company, Fort Worth, Texas, and indirectly, Star Bank of Texas, Fort Worth, Texas.	Newspaper: Federal Register:	Not available 11/23/2015
JLL ASSOCIATES G. P. FCH, L.L.C.	* 3A3	JLL Associates G.P. FCH, LLC; JLL Associates FCH, L.P.; JLL Partners Fund FCH, L.P.; and JLL/FCH Holdings I, LLC, all of New York, New York, to acquire Pioneer Bancshares, Inc., and indirectly, Pioneer Bank SSB, both of Dripping Springs, Texas.	Newspaper: Federal Register:	11/13/2015 11/13/2015
NORMANGEE BANCSHARES, INC.	* 3A1	Application by Normangee Bancshares, Inc., Normangee, Texas, to become a bank holding company by acquiring 100 percent of Normangee State Bank, Normangee, Texas.	Newspaper: Federal Register:	Not available 11/27/2015
RELATIONSHIP FINANCIAL CORPORATION	CIC	Kent Steven McKinney and Janet Martin McKinney, as trustees of the McKinney Living Revocable Trust u/a/d 8/3/99, all of Kerrville, Texas, individually, and together with the trust constituting a "McKinney Family Control Group", to acquire control of Relationship Financial Corporation, and therefore indirectly, Guadalupe National Bank, both of Kerrville, Texas.	Newspaper: Federal Register:	Not available 10/29/2015
WELLINGTON STATE BANK	* 18C * Branch	Wellington State Bank, Wellington, Texas, to acquire by merger, Security State Bank, Littlefield, Texas, and establish three branches at 501 Phelps Avenue, Littlefield, Texas 79339; 7801 Quaker Avenue, Lubbock, Texas 79424; and, 816 Main Street, Olton, Texas 79064.	Newspaper: Federal Register:	11/06/2015 Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

---

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

---

NONE



**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending October 31, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CMUV Bancorp	3A1	CMUV Bancorp, to become a bank holding company by acquiring 100 percent of Community Valley Bank, both of El Centro, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	07/15/2014
			Federal Register:	Not available
OAK VALLEY COMMUNITY BANK	* 18C * Branch	Oak Valley Community Bank, Oakdale, California, to merge Mother Lode Bank, Sonora, California, with and into Oak Valley Community Bank, Oakdale, California, with Oak Valley Community Bank being the surviving Bank; and thereby acquire two branch offices of Mother Lode Bank, Sonora, California.	Newspaper:	Not available
			Federal Register:	Not applicable
PACIFIC PREMIER BANCORP, INC.	* 3A3 * 18C * Branch	Pacific Premier Bancorp, Inc., Irvine, California, to acquire via merger Security California Bancorp, and thereby indirectly acquire Security Bank of California, both of Riverside, California; 2)Pacific Premier Bank, Irvine, California, to merge with Security Bank of California, Riverside, California; and 3)Pacific Premier Bank, Irvine, California, to acquire six branch offices of Security Bank of California, Riverside, California.	Newspaper:	Not available
			Federal Register:	11/09/2015

**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.

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

---

NONE

\* Subject to the provisions of the Community Reinvestment Act