
Federal Reserve Release



H.2

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

No. 29

Week Ending July 21, 2018

Testimony and Statements

Monetary Policy -- statement by Chairman Powell before the Senate Committee on Banking, Housing, and Urban Affairs on July 17 and the House Committee on Financial Services on July 18, 2018, on the semiannual monetary policy report to the Congress.

- Published, July 17, 2018

Personnel

Division of Consumer and Community Affairs -- division restructuring and associated reassignments and appointment of Allen Fishbein as senior adviser.

- Announced, July 16, 2018

Enforcement

Community Banks of Georgia, Inc., Jasper, Georgia -- written agreement dated May 24, 2011, terminated July 10, 2018.

- Announced, July 19, 2018

Grand Mountain Bancshares, Inc., Granby, Colorado -- cease-and-desist order issued by the Office of Thrift and Supervision dated November 9, 2009, terminated June 29, 2018.

- Announced, July 19, 2018

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 1700 Mishawaka Avenue, South Bend.

- Approved, July 16, 2018

San Francisco

Bank of the Orient, San Francisco, California -- to establish a branch at 2209 El Camino Real, Palo Alto.

- Approved, July 20, 2018

Richmond

Essex Bank, Richmond, Virginia -- to establish a branch at 12640-12646 Stone Village Way, Midlothian.

- Approved, July 20, 2018

Philadelphia

First Citizens Community Bank, Mansfield, Pennsylvania -- to establish a branch inside Weaver's Store at 1011 Dry Tavern Road, Denver.

- Approved, July 19, 2018

Dallas

Texas Community Bank, Laredo, Texas -- to establish a branch at 2102 Guadalupe Street, Laredo.

- Approved, July 18, 2018

Bank Holding Companies

Kansas City

BOR Bancorp, Rothville, Missouri -- to engage in lending activities.

- Approved, July 17, 2018

General Counsel

Civista Bancshares, Inc., Sandusky, Ohio -- waiver of application to acquire United Community Bancorp, Lawrenceburg, Indiana, and United Community Bank (UCB), in connection with the merger of UCB with and into Civista Bank, Sandusky.

- Granted, July 11, 2018

(A/C)

Dallas

Diamond HTH Stock Company GP, LLC, Dallas, Texas; and Diamond HTH Stock Company, LP (together, "Diamond") -- (1) to become bank holding companies and retain ownership in Diamond A Financial, LP, Dallas, and therefore indirectly Hilltop Holdings Inc., PlainsCapital Corporation, and PlainsCapital Bank; (2) election by Diamond to become financial holding companies; (3) for Maedgen & White, LTD.; Diamond; Diamond A Financial, L.P.; Hilltop Holdings, Inc.; and PlainsCapital Corporation to indirectly acquire The Bank of River Oaks, Houston; and (4) for PlainsCapital Bank, Dallas, to acquire by merger The Bank of River Oaks and retain the acquired facilities as branches.

- Approved, July 16, 2018

General Counsel

German American Bancorp, Inc., Jasper, Indiana -- waiver of application to acquire First Security, Inc., Owensboro, Kentucky, and First Security Bank, Inc. (FSB), in connection with FSB's merger with and into German American Bank, Jasper.

- Granted, July 20, 2018

Bank Holding Companies

General Counsel

Renasant Corporation, Tupelo, Mississippi -- waiver of application to acquire Brand Group Holdings, Inc., Lawrenceville, Georgia, and The Brand Banking Company (BBC), in connection with BBC's merger with and into Renasant Bank, Tupelo.

- Granted, July 12, 2018

(A/C)

Banks, State Member

Dallas

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

- Approved, July 18, 2018

Change in Bank Control

San Francisco

Trans Pacific Bancorp, San Francisco, California -- change in bank control of Trans Pacific Bancorp and its subsidiary, Beacon Business Bank, National Association, San Francisco.

- Permitted, July 20, 2018

Financial Holding Companies

Kansas City

Ameri-National Corporation, Kansas City, Missouri -- election to become a financial holding company.

- Effective, July 16, 2018

Financial Holding Companies

San Francisco

RBB Bancorp, Los Angeles, California -- election to become a financial holding company.

- Effective, July 19, 2018

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, July 19, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FEDERAL ONE HOLDINGS, LLC	CIC	Notice by Dimitri J. Nionakis, Milton, Massachusetts, to acquire up to 24.92 percent of the outstanding shares of Federal One Holdings, LLC, Milton, Massachusetts, pursuant to the Change in Bank Control Act of 1978, as amended.	Newspaper:	Not available
			Federal Register:	08/07/2018

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
LANDMARK COMMUNITY BANK	* Branch	Landmark Community Bank, Pittston, PA, to establish a branch facility located at 920 Northern Boulevard, South Abington Township, PA.	Newspaper:	08/05/2018
			Federal Register:	Not applicable
SENECA FALLS SAVINGS BANK MHC, THE	* MHC Merger	Seneca Falls Savings Bank MHC ("MHC"), and its SLHC subsidiary, Seneca-Cayuga Bancorp, Inc., ("Bancorp") both of Seneca Falls, NY, propose to indirectly acquire Medina Savings and Loan Association, ("Medina") Medina, NY, through the merger of Medina with and into Generations Bank, Seneca Falls, NY, a wholly-owned subsidiary of Bancorp.	Newspaper:	08/17/2018
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH VALLEY BANK	* Branch	North Valley Bank, Zanesville, Ohio, filed an application to establish a new branch office at 11 North Fourth Street, Zanesville, OH 43701.	Newspaper:	07/28/2018
			Federal Register:	Not applicable
PEOPLES BANCORP INC.	* Branch	Peoples Bank, Marietta, Ohio files an application to operate a mobile branch in the cities of Cincinnati and Portsmouth, Ohio.	Newspaper:	07/24/2018
			Federal Register:	Not applicable
PEOPLES BANCORP INC.	* Branch	Peoples Bank, Marietta, Ohio files an application to establish a branch office at 907 Chillicothe Street, Portsmouth, Ohio.	Newspaper:	07/24/2018
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers and Merchants Bank, Columbia, Tennessee, to establish a branch located at 2306 21st Avenue South, Nashville, Tennessee.	Newspaper:	08/01/2018
			Federal Register:	Not applicable
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make four public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 6055 Lakeside Commons Drive, Suite 100, Macon, Georgia.	Newspaper:	08/03/2018
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HEARTLAND BANCSHARES, INC.	* 3A3	American Heartland Bancshares, Inc., Sugar Grove, Illinois to acquire 100 percent of Community Holdings Corporation and thereby indirectly acquire First Secure Bank and Trust Company, both of Palos Hills, Illinois.	Newspaper:	08/04/2018
			Federal Register:	07/30/2018
HOMETOWN BANCORP, LTD.	* 3A3	Hometown Bancorp, Ltd., Fond du Lac, Wisconsin, to acquire 100 percent of the outstanding shares of United Community Bank, Poynette, Wisconsin.	Newspaper:	08/11/2018
			Federal Register:	08/08/2018
MIDWEST BANK	* 18C	Midwest Bank, Monmouth, Illinois to merge with Andalusia Community Bank, Andalusia, Illinois and to thereby establish branches located at 601 8th Street East, Andalusia, Illinois and 3907 16th Street, Moline, Illinois.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending July 21, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to maintain its ownership in CrossFirst Bankshares, Inc., Leawood, Kansas, of up to 6.98 percent through the purchase of up to 442,105 additional common voting shares, and thereby retain its interest in CrossFirst Bank, Leawood, Kansas.	Newspaper:	08/10/2018
			Federal Register:	08/17/2018
M1 BANCSHARES, INC.	CIC	Notice by Kenneth Edward Poteet, Huntleigh, Missouri; Corey Kenneth Poteet, Brentwood, Missouri; and McLane Ray Poteet, St. Louis, Missouri, as members of a family control group, to acquire 25 percent or more of the voting shares of M1 Bancshares, Inc., St. Louis, Missouri.	Newspaper:	Not available
			Federal Register:	08/07/2018
SOUTHERN MISSOURI BANCORP, INC.	* 18C	Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri, to merge with Gideon Bancshares Company, Dexter, Missouri, and thereby indirectly acquire First Commercial Bank, Gideon, Missouri. Also a companion filing by Southern Bank, Poplar Bluff, Missouri, to merge with First Commercial Bank, Gideon, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	08/11/2018
	* 3A5		Federal Register:	08/17/2018
	* Branch			

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 21, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS COMMUNITY BANCORP, INC.	* 3A3	Citizens Community Bancorp, Inc., Eau Claire, Wisconsin, to acquire 100 percent of United Bank, Osseo, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
FIRST INTERSTATE BANCSYSTEM, INC.	* 18C	First Interstate BancSystem, Inc., Billings, Montana, to merge with Northwest Bancorporation, Inc. and thereby indirectly acquire Inland Northwest Bank ("Inland Bank"), both of Spokane, Washington. Additionally, First Interstate Bank, Billings, Montana, to merge with Inland Bank and, incident thereto, establish branches.	Newspaper:	07/18/2018
	* 3A5		Federal Register:	07/13/2018
	* Branch			
HERITAGE BANCSHARES GROUP, INC.	CIC	Change in Control Notice by Heritage Bancshares Group, Inc., Employee Stock Ownership Plan and Trust, Spicer, Minnesota ("ESOP"), and Justin Rey, Sioux Falls, South Dakota, individually and as trustee of ESOP, to acquire additional shares of Heritage Bancshares Group, Inc., Spicer, Minnesota, and thereby indirectly acquire control of Heritage Bank, National Association, Spicer, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
PF INVESTORS, INC.	* 3A1	PF Investors, Inc., Whitehall, Wisconsin, to become a bank holding company by acquiring 100% of PFSB Bancorporation, Inc., Pigeon Falls, Wisconsin, and thereby indirectly acquire Pigeon Falls State Bank, Pigeon Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
WNB HOLDING COMPANY	* 3A3	WNB Holding Company, Winona, Minnesota, to acquire 100 percent of First State Bank of Wabasha, Wabasha, Minnesota. WNB Holding Company also to acquire 100 percent of First State Insurance of Wabasha, Inc., Wabasha, Minnesota and thereby indirectly engage in general insurance agency activities in a community that has a population not exceeding 5,000.	Newspaper:	Not available
	4c8		Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 21, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOK FINANCIAL CORPORATION	* 3A1	BOK Financial Corporation, Tulsa, Oklahoma, to acquire, through its newly formed subsidiary, BOKF Merger Corporation Number Sixteen, Tulsa, Oklahoma, up to 100 percent of the voting shares of CoBiz Financial, Inc., parent of CoBiz Bank (doing business as Colorado Business Bank in Colorado and Arizona Business Bank in Arizona), both of Denver, Colorado.	Newspaper:	Not available
	* 3A3		Federal Register:	08/17/2018
	* 3A5			
HAINES FINANCIAL CORP	CIC	John T. Phillips, Yukon, Oklahoma, to acquire voting shares of Bank7 Corp. f/k/a Haines Financial Corporation, and thereby indirectly acquire control of Bank 7, both of Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	08/08/2018
PLATTE VALLEY BANK	* 18C	Platte Valley Bank, Scottsbluff, Nebraska, to merge with The American Bank of Sidney, Sidney, Nebraska, and incident thereto, to establish two branches in Sidney, Nebraska. Immediately prior, Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska, to acquire 100 percent of the voting shares of The American Bank of Sidney, Sidney, Nebraska	Newspaper:	Not available
	* 3A3		Federal Register:	08/06/2018
	* Branch			

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 21, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch at 2 Riverway Drive, Suite 160, Houston, Texas 77056.	Newspaper:	Not available
			Federal Register:	Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A5	Application by Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Guaranty Bancorp, and indirectly Guaranty Bank and Trust Company, both of Denver, Colorado.	Newspaper:	07/30/2018
			Federal Register:	07/26/2018
KEYSTONE ACQUISITIONS, INC.	* 3A1	Application by Keystone Acquisitions, Inc., Driftwood, Texas, to become a bank holding company by acquiring 100 percent of Ballinger National Bank, Ballinger, Texas.	Newspaper:	Not available
			Federal Register:	08/07/2018
LAGUNA MADRE BANCSHARES, INC.	CIC	Notice by Richard Franke, Bayview, Texas, and Dennis Franke, Brownsville, Texas, each individually, to acquire and control 25 percent or more of the shares and thereby control of Laguna Madre Bancshares, Inc., and First National Bank, both located in South Padre Island, Texas; Retroactive notice by The McDaniel Nevada Irrevocable Trust, Fort Worth, Texas, Barbara McDaniel, Fort Worth, Texas, Trustee for The McDaniel Nevada Irrevocable Trust, the Estate of Melvin H. Chapman, South Padre Island, Texas, Stewart Chapman, Wichita Falls, Texas, Executor for the Estate of Melvin H. Chapman, Trevor Franke, Frisco, Texas, Denise Franke Yeary, Dallas, Texas, Richard Franke, Jr., John P. Franke, and Kevin C. Franke, all of Bayview, Texas, to join the group acting in concert previously approved on February 7, 1997, under Section 3 of the Bank Holding Company Act ("the 1997 Group") and for this newly reconfigured group acting in concert to retain control of greater than 25 percent of Laguna Madre Bancshares, Inc.	Newspaper:	Not available
			Federal Register:	08/06/2018
VBT FINANCIAL CORPORATION	* 18C * 3A1 * 3A3 * Branch	Applications by VBT Financial Corporation, San Antonio, Texas, to become a bank holding company through the acquisition of 100 percent of the stock of Vantage Bank Texas, San Antonio, Texas, and to acquire 100 percent of the stock of Inter National Bank, McAllen, Texas; Vantage Bank Texas to acquire by merger Inter National Bank and to establish all offices of Inter National Bank as branches of Vantage Bank Texas.	Newspaper:	Not available
			Federal Register:	08/01/2018

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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946461	FIRST BK, MULESHOE, TEXAS	11/17/2014	07/16/2018	S	Small Bank
528960	TEXAS CMNTY BK, LAREDO, TEXAS	05/27/2014	07/19/2018	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending July 21, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOU BANCORP, INC.	CIC	Change in Control Notice by Frank Wadsworth Browning, as Trustee of The Browning Family Irrevocable Trust FBO Frank Wadsworth Browning, The Frank W. Browning Trust, and The Patricia A. Browning Trust, Ogden, Utah; Deanna Butler Browning, as Trustee of The Frank W. Browning Trust, Ogden, Utah; Jonathan Wadsworth Browning, as Trustee of The Browning Family Irrevocable Trust FBO Jonathan Wadsworth Browning, The Jonathan W. Browning Trust, The Patricia A. Browning Trust and The Rainee C. Browning Trust, Ogden, Utah; Rainee Clayton Browning, as Trustee of The Jonathan W. Browning Trust and The Rainee C. Browning Trust, Ogden, Utah; Anthony Stuart Browning, as Trustee of The Browning Family Irrevocable Trust FBO Anthony Stuart Browning and The Anthony S. Browning Trust, Kaysville, Utah; Lorilynn Bennion Browning, as Trustee of The Anthony S. Browning Trust, Kaysville, Utah; Patricia Ann Browning, as Trustee of The Browning Family Irrevocable Trust FBO Patricia Ann Browning and The Patricia A. Browning Trust, Ogden, Utah; Carolyn Browning Schumacher, as Trustee of The Browning Family Irrevocable Trust FBO Carolyn Browning Schumacher and The Carolyn B. Schumacher Trust, Saint George, Utah; Cary Bryan Schumacher, as Trustee of The Carolyn B. Schumacher Trust, Saint George, Utah; Benjamin Frank Browning, individually and as Trustee of The Frank W. Browning Trust, Pleasant View, Utah; Bryan Mann Browning, individually and as Trustee of The Jonathan W. Browning Trust, South Ogden, Utah; Jonathan Bennion Browning, individually and as Trustee of The Anthony S. Browning Trust, Kaysville, Utah; Roderick Clayton Browning, individually and as Trustee of The Jonathan W. Browning Trust, Riverdale, Utah; Reese Browning Schumacher, individually and as Trustee of The Carolyn B. Schumacher Trust, Saint George, Utah; Samuel Frank Browning, Kaysville, Utah; Kristen Robinson Browning, as Trustee of The Joshua and Kristen Browning Trust dated 01/03/2014, Ogden, Utah; Spencer Thomas Browning, Ogden, Utah; Joseph Stuart Browning, Kaysville, Utah; Katie Lynn Browning, Ogden, Utah; Isaac Cox Browning, Kaysville, Utah; Natalie Marie Browning,	Newspaper:	Not available
			Federal Register:	Not available

Kaysville, Utah; Richard Clayton Browning, Ogden, Utah; Mary Elizabeth Schumacher, Saint George, Utah, and Andrew David Browning Centerville, Utah, to retain shares of BOU Bancorp, Inc., and thereby retain shares of Bank of Utah, both of Ogden, Utah.

SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval for \$18 million public welfare investment in the Red Stone Equity-2018 CA Regional Fund, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WELLS FARGO & COMPANY	Investment	Wells Fargo International Banking Corporation, Charlotte, North Carolina, to make an investment in Wells Fargo Capital Finance Corporation Canada, Melbourne, Australia, pursuant to section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act