
Federal Reserve Release



H.2

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

No. 38

Week Ending September 22, 2018

Forms

Forms -- initial Board review to extend with revision the Procurement Solicitation Package (FR 1400).

- Proposed, September 19, 2018

Regulations and Policies

High-Volatility Commercial Real Estate (HVCRE) Exposures -- interagency notice of proposed rulemaking with request for comment to amend the definition of "HVCRE exposure" in the agencies' capital rules, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, September 17, 2018

Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) -- notice of proposed rulemaking with request for comment to repeal the S.A.F.E. Act provisions in the Board's Regulations H and K, in connection with the transfer of rulemaking authority to the Bureau of Consumer Financial Protection.

- Approved, September 19, 2018

Swap Margin Rule -- interagency final rule to amend swap margin requirements to conform with recent rule changes that impose new restrictions on certain qualified financial contracts of systemically important financial institutions.

- Approved, September 18, 2018

Enforcement

Beach Community Bancshares, Inc., Fort Walton Beach, Florida -- written agreement dated June 1, 2010, terminated September 14, 2018.

- Announced, September 18, 2018

S&R 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****Kansas City**

ANB Bank, Denver, Colorado -- to establish a branch at 910 Grand Avenue, Glenwood Springs.

- Approved, September 21, 2018

San Francisco

Coastal Community Bank, Everett, Washington -- to establish a branch at 123 Third Avenue, Edmonds.

- Approved, September 19, 2018

St. Louis

Diamond Bank, Murfreesboro, Arkansas -- to establish a branch at 23 Elm Street, Hector.

- Approved, September 20, 2018

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to establish branches at 2359 State Road 46/40, Terre Haute, and at 2049 Veterans Memorial Parkway, Lafayette.

- Approved, September 21, 2018

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to establish a branch at 5040 Carothers Parkway, Franklin.

- Approved, September 20, 2018

Bank Branches, Domestic

Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 101 West Ohio Street, Indianapolis.

- Approved, September 21, 2018

Dallas

Texas Regional Bank, Harlingen, Texas -- to establish a branch at 1213 Ranch Road 620 South, Austin.

- Approved, September 19, 2018

Bank Holding Companies

General Counsel

BancorpSouth Bank, Tupelo, Mississippi -- waiver of application to acquire Icon Capital Corporation, Houston, Texas, and Icon Bank of Texas, N.A., (IBT), in connection with IBT's merger with and into BancorpSouth Bank.

- Granted, September 20, 2018

Richmond

Community Heritage Financial, Inc., Middletown, Maryland -- to become a bank holding company by acquiring Middletown Valley Bank, Middletown.

- Approved, September 20, 2018

General Counsel

First Citizens BancShares, Inc., Raleigh, North Carolina, and First-Citizens Bank and Trust Company -- waiver of application to acquire Palmetto Heritage BankShares, Inc., Pawleys Island, South Carolina, and Palmetto Heritage Bank & Trust, in connection with Palmetto Heritage Bank & Trust's merger with and into First-Citizens Bank & Trust Company, Raleigh.

- Granted, September 20, 2018

Bank Holding Companies

General Counsel

Kensington Bancorp, Inc., Kensington, Minnesota -- waiver of application to acquire North American State Bank, Belgrade, in connection with North American State Bank's merger with and into Kensington Bank, Kensington.

- Granted, September 20, 2018

Dallas

Keystone Acquisitions, Inc., Driftwood, Texas -- to become a bank holding company by acquiring Ballinger National Bank, Ballinger.

- Approved, September 18, 2018

Philadelphia

LinkBancorp, Inc., Camp Hill, Pennsylvania -- to become a bank holding company by acquiring Stonebridge Bank, West Chester.

- Approved, September 18, 2018

General Counsel

SmartFinancial, Inc., Knoxville, Tennessee -- waiver of application to acquire Foothills Bancorp, Inc., Maryville, and Foothills Bank & Trust, in connection with Foothills Bank & Trust's merger with and into SmartBank, Pigeon Forge.

- Granted, September 18, 2018

Dallas

Steele Holdings, Inc., Tyler, Texas -- to acquire Joaquin Bankshares, Inc., Huntington, and thereby indirectly acquire Texas State Bank, Joaquin.

- Approved, September 10, 2018

(A/C)

Bank Holding Companies

New York

USB Bancorp Inc., Danbury, Connecticut -- to become a bank holding company by acquiring Union Savings Bank, Danbury.

- Returned, September 18, 2018

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 03/01/06), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and thereby indirectly acquire Woodforest National Bank, Houston.

- Approved, September 21, 2018

Bank Mergers

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to merge with Foothills Bank & Trust, Maryville.

- Approved, September 19, 2018

Extensions of Time

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota -- extension to January 5, 2019, to acquire shares of Security State Bank Holding Company, Fargo, and thereby indirectly increase control of Bank Forward, Hannaford.

- Granted, September 21, 2018

Extensions of Time

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to December 20, 2018, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, September 20, 2018

Secretary

New Tripoli Bank, New Tripoli, Pennsylvania -- extension to December 31, 2018, to establish a branch at 4892 Buckeye Road, Emmaus, and to increase its investment in bank premises.

- Approved, September 21, 2018

Membership

San Francisco

First Choice Bank, Cerritos, California -- to become a member of the Federal Reserve System.

- Approved, September 21, 2018

Savings and Loan Holding Companies

Minneapolis

Farrar Beresford Bancorporation Inc. Irrevocable Trust, Britton, South Dakota, and Beresford Bancorporation, Inc. (BBI) -- (1) to engage in making loans and selling insurance in association with extensions of credit through Lloyd's Plan SD, Inc., a de novo, wholly owned consumer finance company, and (2) for BBI to extend credit.

- Approved, September 21, 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, September 19, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending September 22, 2018

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

NONE

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------|--------------------|--|------------------------------|---------------|
| RHINEBECK BANCORP, MHC | * 3A1 | Rhinebeck Bancorp, Inc., Poughkeepsie, New York, proposes to become a bank holding company by acquiring 100 percent of the shares of Rhinebeck Bank, also of Poughkeepsie, New York, in connection with Rhinebeck Bank's reorganization into a two-tier mutual holding company structure, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended. | Newspaper: | Not available |
| | | | Federal Register: | 10/15/2018 |

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 22, 2018

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

NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE | | | | | |

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|--|------------------------------|----------------|
| FIRST FINANCIAL BANK | * Branch | First Financial Bank, Cincinnati, OH files an application to establish a branch office at 50 Branigan Road, Franklin, Indiana. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------|--------------------|--|------------------------------|----------------|
| BANK OF THE JAMES | * Branch | Bank of the James, Lynchburg, Virginia, to establish a branch at 5 Village Highway, Rustburg, Virginia. | Newspaper: | 09/26/2018 |
| | | | Federal Register: | Not applicable |
| ESSEX BANK | * Branch | Essex Bank, Richmond, Virginia, to establish a branch at 3062 Solomons Island Road, Edgewater, Maryland. | Newspaper: | 09/25/2018 |
| | | | Federal Register: | Not applicable |

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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|---------|--|------------|-----------------|------------|-------------|
| 2787770 | BANK OF THE JAMES, LYNCHBURG, VIRGINIA | 05/21/2018 | 09/19/2018 | S | Int Sm Bank |

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------|--------------------|--|------------------------------|------------|
| PBD HOLDINGS, LLC | * 3A3 | PBD Holdings, LLC, Chattanooga, Tennessee, to acquire 97.74 percent of the outstanding shares of First Columbia Bancorp, Inc., Lake City, Florida. | Newspaper: | 10/16/2018 |
| | | | Federal Register: | 10/19/2018 |

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|---------|----------------------------------|------------|-----------------|------------|-------------|
| 808176 | IBERIABANK, LAFAYETTE, LOUISIANA | 07/11/2018 | 07/01/2018 | S | Large Bank |

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 September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------------|--|------------------------------|---------------|
| 1895 BANCORP OF WISCONSIN, MHC | * MHC Formation | Applications by 1895 Bancorp of Wisconsin, MHC, to become a mutual savings and loan holding company; and 1895 Bancorp of Wisconsin, Inc., to become a mid-tier stock savings and loan holding company by acquiring 100 percent of PyraMax Bank, FSB, all of Greenfield, Wisconsin. | Newspaper: | Not available |
| | * MHC Mid-Tier Formation | | Federal Register: | 10/10/2018 |
| EQUITABLE BANK, STATE SAVINGS BANK, THE | * 3A1 | Application by TEB, MHC and TEB Bancorp, Inc., both of Wauwatosa, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of The Equitable Bank, S.S.B., Wauwatosa, Wisconsin, in connection with the conversion of The Equitable Bank, S.S.B from mutual to stock form and a minority stock issuance by the mid-tier holding company. | Newspaper: | Not available |
| | 4c8 | | Federal Register: | Not available |
| FIRSNABANCO, INC. | CIC | Notice by Sanford O. Ilstrup, Trempealeau, WI, individually and acting in concert with Richard Davig, Viroqua, WI, Jeffrey Ilstrup, Onalaska, WI, Rondi Solverson, Viroqua, WI, Shane Ilstrup, Trempealeau, WI, Stephanie Sirek, Rochester, MN, Erik Solverson, Hermosa Beach, CA, and Ingrid Solverson-Keneipp, Viroqua, WI, to join the Ilstrup Family Control Group and retain control of more than 25 percent of the voting shares of Firs nabanco, Inc. and thereby indirectly control Citizens First Bank, both of Viroqua, Wisconsin. | Newspaper: | 09/28/2018 |
| | | | Federal Register: | 10/03/2018 |
| HOLATA MICCO LLC | * 3A1 | Holata Micco, LLC, and Bowlegs Creek, LLC, both of Naples, Florida, elect to become bank holding companies with respect to The Leaders Bank, Oak Brook, Illinois. | Newspaper: | 10/01/2018 |
| | | | Federal Register: | 10/05/2018 |

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|-------------------|--|---------------------------------|---------------------------------|
| KINGSLEY BANC CORP | CIC | Notice by David Phelps, Kingsley, Iowa, individually and acting in concert with The George W. Phelps Bank Stock Trust, George Phelps, Trustee, Kingsley, Iowa; The Linda K. Phelps Bank Stock Trust, Linda K. Phelps, Trustee, Kingsley, Iowa, The Robert B Phelps Bank Stock Trust, Robert B Phelps, Trustee, Kingsley, Iowa, The Carol Phelps Bank Stock Trust, Carol Phelps, Trustee, Kingsley, Iowa, Robert W. Phelps, Milwaukee, Wisconsin, Alison Hoogeveen, Kingsley, Iowa, and Scott Phelps, Kingsley, Iowa, to join the Phelps Family Control Group as approved in 1985 and retain control of more than 25 percent of the voting shares of Kingsley Banc Corp and thereby indirectly control Kingsley State Bank, both of Kingsley, Iowa. | Newspaper: Federal Register: | Not available 10/19/2018 |
| LAKE CITY BANK | * Branch | Lake City Bank, Warsaw, Indiana to establish a branch at 101 West Ohio Street, Indianapolis, Indiana. | Newspaper: Federal Register: | 09/14/2018 Not applicable |
| NORTHBROOK BANK & TRUST COMPANY | * 18C | Northbrook Bank & Trust Company, Northbrook, Illinois, to purchase certain assets and assume certain liabilities of American Enterprise Bank, Buffalo Grove, Illinois. | Newspaper: Federal Register: | Not available Not applicable |
| SECURITY TRUST & SAVINGS BANK | * 18C * Branch | Security Trust & Savings Bank, Storm Lake, IA to purchase certain assets and assume certain liabilities of First National Bank of Rembrandt, Rembrandt, IA. In connection with the purchase and assumption, Security Trust & Savings Bank will establish a branch office at 101 E Main Street, Rembrandt, IA. | Newspaper: Federal Register: | Not available Not applicable |

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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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 September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|---|------------------------------|----------------|
| FNBC BANK | * Branch | FNBC Bank, Ash Flat, Arkansas, to establish a branch office at 1118 Windover Road, Jonesboro, Arkansas. | Newspaper: | 10/04/2018 |
| | | | Federal Register: | Not applicable |

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 | | |

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|--|------------------------------|------------|
| GNI LLC | * 3A1 | GNI, LLC, New York, New York, to become a bank holding company by acquiring 100 percent of Wall Street Holding Company, Hamilton, North Dakota, and thereby acquire control of Bank of Hamilton, Hamilton, North Dakota. | Newspaper: | 09/21/2018 |
| | | | Federal Register: | 09/28/2018 |

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------------|-------------|--|---------------------------------|---------------------------------|
| AMERICAN STATE BANCSHARES, INC. | CIC | Each of the Max E. Nichols Trust and Max E. Nichols, Great Bend, Kansas, individually, and as Trustee of such trust, the Max E. Nichols Legacy Trust and James Steven Clinkinbeard, Topeka, Kansas as Trustee of such trust, EPC LLC, a Kansas limited liability company, Joe Lynn Nichols, Paradise Valley, Arizona, and Erin P. Nichols, Lakewood, Colorado, (collectively, the "Nichols Control Group") to retain 10 percent or more of the shares and thereby control of American State Bancshares, Inc., Wichita, Kansas. American State Bancshares, Inc. controls American State Bank and Trust Company, Great Bend, Kansas. | Newspaper: Federal Register: | Not available 10/05/2018 |
| AMERICAN STATE BANK & TRUST COMPANY | * Branch | American State Bank & Trust Company, Great Bend, Kansas, to establish a branch at 1321 Main Street, Great Bend, Kansas. | Newspaper: Federal Register: | Not available Not applicable |
| REPUBLIC TRINIDAD CORPORATION | CIC | George Wesley Boyd and Karen Boyd Pou, both of Dallas, Texas, and George Mitchell Boyd, Jr., Austin, Texas, to acquire voting shares of Republic Trinidad Corporation, Houston Texas, and for approval as members of the Boyd Family Group. Republic Trinidad Corporation is the parent of First National Bank in Trinidad, Trinidad, Colorado. | Newspaper: Federal Register: | Not available 08/29/2018 |

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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|---------|--|------------|-----------------|------------|-------------|
| 916857 | FIRSTOAK BK, INDEPENDENCE, KANSAS | 05/07/2018 | 09/17/2018 | S | Small Bank |
| 833758 | HEARTLAND TRI-ST BK, ELKHART, KANSAS | 06/18/2018 | 09/17/2018 | S | Small Bank |
| 472951 | SIOUXLAND BK, SOUTH SIOUX CITY, NEBRASKA | 06/11/2018 | 09/13/2018 | S | Small Bank |

CRA Examinations scheduled for Quarter of

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

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 22, 2018**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|------------------------------|----------------|
| CADENCE BANCORPORATION | * 3A3 | Application by Cadence Bancorporation, Houston, Texas, to acquire State Bank Financial Corporation, Atlanta, Georgia, and indirectly, State Bank and Trust Company, Macon, Georgia. | Newspaper: | Not available |
| | | | Federal Register: | 10/19/2018 |
| COLUMBUS BANCORP, INC. | CIC | Retroactive notice of change in control by Karl E. Hill and the Hill S-Corporation Family Exempt Trust, both of Columbus, Texas, to retain and control 25 percent or more of the shares and thereby control Columbus Bancorp, Inc., which controls The First State Bank, both located in Columbus, Texas; retroactive notice by Hill S-Corporation Family Exempt Trust and the Hill S-Corporation Family Nonexempt Trust, both of Columbus, Texas, to join the 'Hill Group' previously cleared in 1991 as a group acting in concert in context of an application under Section 3 of the Bank Holding Company Act, and for the Hill Group to retain control of 25 percent or more of the outstanding shares of voting common stock and thereby control of Columbus Bancorp, Inc. | Newspaper: | 09/19/2018 |
| | | | Federal Register: | 09/18/2018 |
| FROST BANK | * Branch | Application by Frost Bank, San Antonio, Texas, to establish a branch to be located at 2120 Spring Stuebner Road, Suite 630, Spring, Texas 77389. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| SPIRIT OF TEXAS BANCSHARES, INC. | * 3A5 | Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of Comanche National Corporation, Comanche, Texas, and indirectly, Comanche National Corporation of Delaware, Wilmington, Delaware, and The Comanche National Bank, Comanche, Texas. | Newspaper: | 10/06/2018 |
| | | | Federal Register: | 10/09/2018 |
| VERITEX HOLDINGS, INC. | * 18C | Application by Veritex Holdings, Inc., Dallas, Texas, to acquire by merger Green Bancorp, Inc., and indirectly Green Bank, National Association, both of Houston, Texas; and application by Veritex Community Bank, Dallas, Texas, to acquire by merger Green Bank and to establish the existing twenty-three locations of Green Bank as branches of Veritex Community Bank. | Newspaper: | Not available |
| | * 3A5 | | Federal Register: | 10/08/2018 |
| | * Branch | | | |

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 | Quarter |
|-------------|----------|---------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 22, 2018

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------|--------------------|--|------------------------------|----------------|
| BANK OF HAWAII | PWI | Bank of Hawaii, Honolulu, Hawaii, requests prior approval to make a \$8.0 million public welfare investment in the Hunt Capital Partners Tax Credit Fund 29, LP. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| FNB BANCORP | CIC | Notice of Change in Control filed by Kevin Stacy Garn, Layton, Utah, Courtney Allphin, Layton, Utah, Gabe Garn, Syracuse, Utah, Jake Garn, Layton, Utah, Jordan Garn, Farmington, Utah, Talmage Garn, Salt Lake City, Utah, and Taylee Goff, Farmington, Utah, to retain voting shares of FNB Bancorp, and thereby indirectly retain voting shares of First National Bank of Layton, both of Layton, Utah. | Newspaper: | 09/14/2018 |
| | | | Federal Register: | 09/19/2018 |

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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| 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