
Federal Reserve Release



H.2

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

No. 46

Week Ending November 15, 2014

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina -- to acquire shares of its subsidiary, Merrill Lynch UK Holdings, London, England, and of Merrill Lynch UK's consolidated subsidiaries.

- Approved, November 12, 2014

First American Bank Corporation, Elk Grove Village, Illinois -- to acquire Bank of Coral Gables, Coral Gables, Florida, in connection with its merger with First American Bank, Elk Grove Village.

- Approved, November 12, 2014

Change in Bank Control

CNB Corporation, Cheboygan, Michigan -- to retain control of CNB Corporation and its subsidiary, Citizens National Bank of Cheboygan, Cheboygan.

- Permitted, November 12, 2014

Forms

Forms -- final Board review to revise without extension the Capital and Asset Report for Foreign Banking Organizations (FR Y-7Q).

- Approved, November 12, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of six-day term deposits with an early withdrawal feature and a maximum tender amount of \$20 billion on November 17, 2014.

- Announced, November 13, 2014

Enforcement

Fox River Valley Bancorp, Inc., Appleton, Wisconsin -- written agreement issued October 21, 2011, terminated November 7, 2014.

- Announced, November 13, 2014

Monarch Community Bancorp, Inc., Coldwater, Michigan -- written agreement issued September 21, 2010, terminated November 7, 2014.

- Announced, November 13, 2014

PointBank, Pilot Point, Texas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 13, 2014

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 Holding Companies

Kansas City

Norton Bankshares, Inc., Norton, Kansas -- waiver of application to acquire First Holdrege Bancshares, Inc., Holdrege, Nebraska, in connection with the merger of their respective subsidiaries, The First State Bank, Norton, and The First National Bank of Holdrege.

- Granted, November 12, 2014

Boston

Salisbury Bancorp, Inc., Lakeville, Connecticut -- waiver of application to acquire Riverside Bank, Poughkeepsie, New York, in connection with its merger with Salisbury Bank and Trust Company, Lakeville.

- Granted, November 14, 2014

St. Louis

Sterling Bancshares, Inc., Poplar Bluff, Missouri -- to acquire Bootheel Bancorp, Inc., Poplar Bluff, and thereby indirectly acquire First Community Bank.

- Approved, November 12, 2014

Bank Mergers

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to merge with Peoples Bank of the Ozarks, Nixa, and to retain the acquired facilities as branches.

- Approved, November 14, 2014

Bank Premises

Kansas City

CornerBank, Winfield, Kansas -- to increase its investment in bank premises.

- Approved, November 12, 2014

Change in Bank Control

Dallas

ABCT Holdings, Inc., Waco, Texas -- change in bank control of ABCT Holdings, Inc., and its subsidiary, Alliance Bank Central Texas, Waco.

- Permitted, November 14, 2014

St. Louis

First Alliance Bancshares, Inc., Cordova, Tennessee -- to retain control of First Alliance Bancshares, Inc., and its subsidiary, First Alliance Bank, Cordova.

- Permitted, November 14, 2014

Richmond

KS Bancorp, Inc., Smithfield, North Carolina -- change in bank control of KS Bancorp, Inc., and its subsidiary, KS Bank, Inc., Smithfield.

- Permitted, November 14, 2014

Chicago

Northwood Financial Services Corporation, Northwood, Iowa -- change in bank control of Northwood Financial Services Corporation and its subsidiary, NSB Bank, Mason City.

- Permitted, November 12, 2014

Extensions of Time

Chicago

Libertyville Bank & Trust Company, Libertyville, Illinois -- extension to February 23, 2015, to establish a branch at 169 North Lake Street, Mundelein.

- Granted, November 12, 2014

San Francisco

PBB Bancorp, Los Angeles, California -- extension to December 1, 2014, to become a bank holding company by acquiring Premier Business Bank, Los Angeles.

- Granted, November 14, 2014

Financial Holding Companies

Kansas City

RCB Holding Company, Inc., Claremore, Oklahoma -- election to become a financial holding company.

- Effective, November 12, 2014

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- annual indexing of the reserve requirement exemption amount, low reserve tranche, nonexempt deposit cutoff level, and reduced reporting limit for 2015.

- Approved, November 12, 2014

Savings and Loan Holding Companies

Richmond

MB Bancorp, Inc., Forest Hill, Maryland -- to become a savings and loan holding company by acquiring Madison Bank of Maryland, Forest Hill, in connection with its conversion from mutual to stock form.

- Approved, November 10, 2014

Cleveland

MW Bancorp, Inc., Cincinnati, Ohio -- to become a savings and loan holding company by acquiring Mt. Washington Savings Bank, Cincinnati, in connection with its conversion from mutual to stock form.

- Approved, November 12, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN SAVINGS BANK	* Branch	Application by Eastern Savings Bank, Norwich, Connecticut, to relocate a standalone ATM to a new full service branch at 220 W. Town Street, Norwich, Connecticut pursuant to Section 208.6 of Regulation H.	Newspaper:	11/14/2014
			Federal Register:	Not applicable

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 November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABLV Bank, AS	FBSEA	ABLV Bank, AS, Riga, Latvia, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	11/30/2014 Not applicable
GOLDMAN SACHS GROUP, INC., THE	Investment	The Goldman Sachs Group, Inc., New York, New York, provides prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make an investment.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEARNY MHC	* MHC Conversion	Kearny MHC, and Kearny Financial Corp., both of Kearny, NJ, proposes to convert to stock form and merge with Kearny Financial Corp., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Kearny Federal Savings Bank, Kearny, NJ.	Newspaper: Federal Register:	Not available 10/09/2014

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares Inc., Danville, Virginia, has submitted an application to acquire MainStreet Bankshares Inc., Martinsville, Virginia, and thereby indirectly acquire Franklin Community Bank, National Association, Rocky Mount, Virginia.	Newspaper: Federal Register:	11/14/2014 11/14/2014
COMMUNITY BANK OF THE CHESAPEAKE	* Branch	Community Bank of the Chesapeake, Waldorf, Maryland, has submitted an application to open a branch at 421 William Street, Fredericksburg, Virginia.	Newspaper: Federal Register:	10/31/2014 Not applicable
H BANCORP LLC	* 4c8	H Bancorp LLC, Columbia, Maryland, to acquire up to 2.0 million additional shares and thereby control 39.63% in aggregate of Bay Bancorp, Inc., Columbia, Maryland, and indirectly increase its control of Bay Bank, FSB, Lutherville, Maryland.	Newspaper: Federal Register:	Not available 12/10/2014
NEWBRIDGE BANK	* 18C * Branch * 3A3	NewBridge Bancorp, Greensboro, North Carolina, to acquire Premier Commercial Bank, Greensboro, North Carolina. Additionally, NewBridge Bank, also of Greensboro, North Carolina, to merge with Premier Commercial Bank.	Newspaper: Federal Register:	12/07/2014 12/13/2014

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
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
BANCO LAFISE BANCENTRO	FBSEA	Banco LAFISE Bancentro, Managua, Nicaragua, to establish a representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
LOUISIANA BANCORP, INC.	CIC	Prior change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), and Carolyn Marie Fink, both of Metairie, Louisiana, the proposed trustee of the ESOP, for permission to vote approximately 18.56 percent of the shares and to acquire additional shares not to exceed 24.9 percent of the shares and thereby control of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available Not available
SERVISFIRST BANCSHARES, INC.	* 3A5	ServisFirst Bancshares, Inc., Birmingham, Alabama, to merge with Metro Bancshares, Inc, and thereby acquire its subsidiary, Metro Bank, both of Douglasville, Georgia.	Newspaper: Federal Register:	Not available 12/05/2014
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make two public welfare investments.	Newspaper: Federal Register:	Not applicable 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
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMB FINANCIAL CORP.	* 3A1	AMB Financial Corporation, Munster, Indiana, proposes to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of American Community Bank of Indiana, Munster Indiana (formerly American Savings, FSB, Munster, Indiana, a federal savings bank that proposes to convert to a commercial bank).	Newspaper: Federal Register:	Not available 11/24/2014
BSB COMMUNITY BANCORPORATION, INC.	CIC	Steven P. Malone Revocable Trust dated December 27, 2011, and Steven P. Malone, as trustee of the Steven P. Malone Revocable Trust, Apple River, Illinois, individually, and the Steven P. Malone Revocable Trust dated December 27, 2011, and Steven P. Malone, as trustee of the Steven P. Malone Revocable Trust, together as a group acting in concert with Lisa M. Byrne and Matthew P. Byrne, both of Aurora, Illinois, and Patrick I. Malone and Jean L. Malone, both of Apple River, Illinois, to retain control of 10 percent or more of the voting shares of BSB Community Bancorporation, Inc., and thereby indirectly retain control of Benton State Bank, both of Benton, Wisconsin.	Newspaper: Federal Register:	Not available 11/26/2014
FARMERS & MERCHANTS SAVINGS BANK	* 18C * Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, to merge with its sister bank, Security Savings Bank, Eagle Grove, Iowa. As a result of the merger, all locations of Security Savings Bank will become branches of Farmers & Merchants Savings Bank.	Newspaper: Federal Register:	Not available Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to acquire 100 percent of Herget Financial Corporation, Pekin, Illinois and thereby indirectly acquire Herget Bank, National Association, Pekin, Illinois.	Newspaper: Federal Register:	Not available 12/01/2014
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with Community Bank, Hoopeston, Illinois and thereby establish 2 branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with United Community Bank, Oakwood, Illinois, and thereby establish 2 branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with First National Bank of Chrisman, Chrisman, Illinois, and thereby establish 1 branch office.	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE FINANCIAL CORPORATION	* 3A1	Lake Financial Corporation, Baldwin, Michigan, to become a bank holding company by acquiring 100 percent of Lake-Osceola State Bank, Baldwin, Michigan. In addition, Lake Financial Corporation elects to become a financial holding company.	Newspaper: Federal Register:	11/22/2014 11/28/2014
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, to merge Twin Oaks Savings Bank a mutual savings bank in Marseilles, Illinois, with and into Ottawa Savings Bank FSB, Ottawa, Illinois, with Ottawa Savings Bank as the surviving institution.	Newspaper: Federal Register:	09/28/2014 09/26/2014
OXFORD FINANCIAL CORPORATION	CIC	The 2011 Colis Delta Trust, Oakbrook, Illinois and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward as trustees have applied under the Change in Bank Control to retain, as trustees of the 2011 Colis Delta Trust, Oakbrook, Illinois, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 11/07/2014
TOWN BANK	* 18C * Branch	Town Bank, Hartland, Wisconsin, to merge with Community Bank CBD, Delavan, Wisconsin. As a result of this merger, all offices of Community Bank CBD will become branches of Town Bank.	Newspaper: Federal Register:	11/24/2014 Not applicable
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Rosemont, Illinois, to merge with Delavan Bancshares, Inc., Delavan, Wisconsin, and thereby indirectly acquire Community Bank CBD, Delavan, Wisconsin.	Newspaper: Federal Register:	11/24/2014 11/17/2014

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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 November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEERWOOD BANCSHARES, INC.	* 3A3	Deerwood Bancshares, Inc., Deerwood, Minnesota, through its subsidiary bank, Deerwood Bank, Deerwood, Minnesota, to acquire 100% of American Bank of Saint Paul, Saint Paul, Minnesota.	Newspaper:	Not available
	* 3A1		Federal Register:	12/08/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLAIR CORPORATION	* 3A1	Blair Corporation, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Washington County Bank, Blair, Nebraska.	Newspaper: Federal Register:	Not available 12/10/2014
DANES INCORPORATED	* 3A1	Danes Incorporated, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Shelby County State Bank, Harlan, Iowa.	Newspaper: Federal Register:	Not available 12/10/2014
GRAND BANCORP, INC.	* 3A3	Grand Bancorp, Inc., Grove, Oklahoma, to acquire 100 percent of the voting shares of Decatur State Bank, Decatur, Arkansas.	Newspaper: Federal Register:	11/30/2014 11/29/2014
HERITAGE GROUP, INC.	CIC	Notification submitted by the Charles & Donna Moyer Irrevocable Trust; Cambell Moyer, individually and as trustee of the Charles & Donna Moyer Irrevocable Trust; Melynda Moyer, Emily Moyer Jasnowski, and Tess Moyer, all of Aurora, Nebraska; Steve Arnett and Maggie Arnett, Wood River, Nebraska; Scott Moyer, San Francisco, California; Tom Moyer, Arvada, Colorado; Andrew Moyer and Alexa Moyer, Omaha, Nebraska; Chris Moyer, Pasadena, California; Steve Moyer, New York, New York; Michelle Moyer, Brooklyn, New York; Eleanor Jane Moyer, Grand Island, Nebraska; and Judy Moyer, Sun City West, Arizona, all to be approved as members of the Moyer Family Group, and to retain control of Heritage Group, Inc., Aurora, Nebraska, parent of Heritage Bank, Wood River, Nebraska.	Newspaper: Federal Register:	Not available Not available
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with HBank Texas, Grapevine, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of HBank Texas, Grapevine, Texas.	Newspaper: Federal Register:	Not available 12/15/2014
RED OAK FINANCIAL CORPORATION	* 3A1	Red Oak Financial Corporation, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Houghton State Bank, Red Oak, Iowa.	Newspaper: Federal Register:	Not available 12/10/2014
UNIBANC CORP.	* 3A3	UniBanc Corp., Maywood, Nebraska, to acquire 100 percent of the voting shares of Bank of Stapleton, Stapleton, Nebraska.	Newspaper: Federal Register:	Not available 12/13/2014
YORK HOLDINGS, INC.	* 3A1	York Holdings, Inc., Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of York State Bank, York, Nebraska.	Newspaper: Federal Register:	Not available 12/10/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper: Federal Register:	Not available Not applicable
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Michael Thomas Cope, Mason, Texas; Julio Cesar Ramon, Sr., Mason, Texas; Beatrice Cortez Ramon, Mason, Texas; and Kenneth Charles Burow Comfort, Texas; to collectively as a group acting in concert control 25 percent or more of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available 11/10/2014
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Laura Lee Lehmberg Austin, Mason, Texas, to control up to 25 percent of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly The Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	11/11/2014 11/12/2014
FARMERS NATIONAL BANK OF NEWCASTLE	Member	Farmers National Bank of Newcastle, Newcastle, Texas, to become a member of the Federal Reserve System through the conversion from a national bank charter.	Newspaper: Federal Register:	Not applicable Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 150 East Highway 67, Duncanville, Texas 75137.	Newspaper: Federal Register:	Not available 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	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	1)Farmers and Merchants Bank of Long Beach, California, Long Beach, California, to establish a branch office at 1304 South Pacific Coast Highway, Redondo, Beach, California and 2)to request for an extension relating to the opening of the Farmers and Merchants branch office located at 1333 South Pacific Coast Highway, Redondo Beach, California, which was approved by FRBSF on April 9, 2014.	Newspaper: Federal Register:	Not available Not applicable
FIRST FINANCIAL NORTHWEST, INC.	* 3A1	First Financial Northwest, Inc. to become a bank holding company by acquiring 100 percent of First Savings Bank Northwest, both of Renton, Washington.	Newspaper: Federal Register:	Not available 12/13/2014
FNB BANCORP	* 3A3	FNB Bancorp, South San Francisco, California, to acquire 100 percent of Valley Community Bank, Pleasanton, California.	Newspaper: Federal Register:	11/30/2014 11/21/2014
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC PREMIER BANCORP, INC.	* 3A3	Pacific Premier Bancorp, Inc., Irvine, California, to acquire Independence Bank, Newport Beach, California, and thereby acquire 6 branch offices.	Newspaper: Federal Register:	Not available 12/01/2014
TAB BANK HOLDINGS, INC.	* 3A1	TAB Bank Holdings, Inc., Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Transportation Alliance Bank, Inc., DBA TAB Bank, Ogden, Utah, upon its conversion from an industrial bank to a commercial bank.	Newspaper: Federal Register:	Not available 10/09/2014

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act