
Federal Reserve Release



H.2

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

No. 28

Week Ending July 11, 2015

Bank Holding Companies

BB&T Corporation, Winston-Salem, North Carolina -- to merge with Susquehanna Bancshares, Inc., Lititz, Pennsylvania, and thereby indirectly acquire Susquehanna Bank.

- Approved, July 7, 2015

Forms

Forms -- final Board review to revise without extension the following reports for holding companies, foreign banking organizations, and Edge and Agreement corporations: FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, FR Y-12, FR Y-15, FR Y-11, FR Y-11S, FR 2314, FR 2314S, FR Y-7N, FR Y-7NS, FR Y-7Q, FR 2320, FR H-(b)11, and FR 2886b.

- Approved, July 10, 2015

Personnel

Division of Monetary Affairs -- appointment of Min Wei as deputy associate director and Francisco Covas, Christopher Gust, Jason Wu, and Don Kim as assistant directors.

- Approved, July 10, 2015

Division of Research and Statistics -- appointment of Jeff Campione as senior associate director; Paul Smith, John Sabelhaus, and Tim Mullen as assistant directors; and Arthur Kennickell and Andrew Figura as advisers.

- Announced, July 10, 2015

Enforcement

MSB Capital Corporation, Columbus, Ohio -- cease and desist order issued by the Office of Thrift Supervision, dated April 7, 2010, terminated June 29, 2015.

- Announced, July 9, 2015

Enforcement

Santander Holdings USA, Inc., Boston, Massachusetts -- written agreement with the Federal Reserve Bank of Boston.

- Announced, July 7, 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

Kansas City

First Northern Bank of Wyoming, Buffalo, Wyoming -- to establish a branch at 200 South Kendrick Avenue, Gillette.

- Approved, July 10, 2015

San Francisco

Westamerica Bank, San Rafael, California -- to establish a branch at 1333 Willow Pass Road, Concord.

- Approved, July 7, 2015

Bank Holding Companies

Boston

Androscoggin Bancorp, MHC, Lewiston, Maine, and Androscoggin Bancorp, Inc. -- to establish Portland Trust Company, LLC, Portland, and transfer the existing trust business from MHC's subsidiary, Androscoggin Savings Bank, Lewiston, to Portland Trust.

- Approved, July 8, 2015

Director, BS&R

BB&T Corporation, Winston-Salem, North Carolina -- relief from a commitment.

- Granted, July 7, 2015

Bank Holding Companies

Kansas City

Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, Topeka, Kansas -- to acquire shares of Commerce Bank and Trust Holding Company, Topeka, parent of CoreFirst Bank & Trust.

- Approved, July 9, 2015

Richmond

WashingtonFirst Bankshares, Inc., Reston, Virginia -- to engage in nonbanking activities on the acquisition of 1st Portfolio Holding Corporation, Fairfax, and the indirect acquisition of 1st Portfolio Lending Corporation and 1st Portfolio, Inc.

- Approved, July 10, 2015

Boston

Wessagussett Mutual Holding Company, East Weymouth, Massachusetts; Wessagussett Bancorp, Inc.; and Weymouth Bank -- to acquire Equitable Bancorp, MHC, Lynn; Equitable Bancorp, Inc.; and Equitable Co-operative Bank.

- Approved, July 10, 2015

Bank Mergers

Kansas City

The Union State Bank of Everest, Everest, Kansas -- to purchase certain assets and assume certain liabilities of the Plattsburg, Missouri, branch of BankLiberty, Liberty, and thereby establish a branch.

- Approved, July 10, 2015

Change in Bank Control

New York

Bridge Bancorp, Inc., Bridgehampton, New York -- change in bank control of Bridge Bancorp and its subsidiary, The Bridgehampton National Bank, Bridgehampton.

- Permitted, July 10, 2015

Richmond

Union Bankshares, Inc., Union, West Virginia -- change in bank control of Union Bankshares and its subsidiary, The Bank of Monroe, Union.

- Permitted, July 9, 2015

Membership

Chicago

Exchange State Bank, Adair, Iowa -- to become a member of the Federal Reserve System.

- Approved, July 9, 2015

St. Louis

RCSBank, New London, Missouri -- to become a member of the Federal Reserve System.

- Approved, July 10, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 77 Highland Avenue, East Providence, Rhode Island pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 132 East Main Road, Middletown, Rhode Island pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available 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 July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 285 Madison Avenue, New York, New York.	Newspaper:	07/24/2015
			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 July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPE BANCORP, INC.	* 3A1	Cape Bancorp, Inc., Cape May Court House, NJ, to become a bank holding company in connection with the reorganization of Cape Bank, Cape May Court House, NJ, converting from a state chartered mutual savings bank into a state chartered stock savings bank.	Newspaper:	07/29/2015
			Federal Register:	08/03/2015

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 July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CF MUTUAL HOLDING COMPANY	* MHC Formation	Applications to reorganize into a hybrid MHC/Stock SLHC structure through the	Newspaper:	08/09/2015
	* MHC Mid-Tier Formation	formation of CF Mutual Holding Company and Cincinnati Bancorp, Inc., a mid-tier stock SLHC, both located in Cincinnati, OH, that will control Cincinnati Federal Savings Loan Association which in turn is converting from mutual to stock form	Federal Register:	07/09/2015

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 July 11, 2015

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

NONE

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 July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	PWI	Compass Bank, Birmingham, Alabama, request for approval to make eleven public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
HOME BANCORP, INC.	* 4c8	Home Bancorp, Inc., Lafayette, Louisiana, to acquire Louisiana Bancorp, Inc., Metairie, Louisiana, and thereby acquire Bank of New Orleans, Metairie, Louisiana, a federal savings association.	Newspaper: Federal Register:	Not available 07/30/2015

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 July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BATH STATE BANCORP	4c8	Bath State Bancorp, Bath, Indiana, to engage in crop insurance activities.	Newspaper: Federal Register:	Not applicable Not applicable
BAYLAKE CORP.	* 3A5	Baylake Corp., Sturgeon Bay, Wisconsin, to acquire via merger NEW Bancshares, Inc., Kewaunee, Wisconsin, and thereby indirectly acquire Union State Bank, Kewaunee, Wisconsin.	Newspaper: Federal Register:	07/06/2015 07/16/2015
HEARTLAND FINANCIAL USA, INC.	* 3A3	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 100% of First Scottsdale Bank, N.A., Scottsdale, Arizona.	Newspaper: Federal Register:	07/12/2015 07/13/2015
MID ILLINOIS BANCORP, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1 4c8	Mid Illinois Bancorp, Inc., Employee Stock Ownership Plan, Peoria, Illinois, to become a bank holding company by acquiring up to 30 percent of Mid Illinois Bancorp, Inc., Peoria, Illinois, and thereby acquire control of South Side Trust and Savings Bank, Peoria, Illinois. ESOP also requests permission to engage in extending credit and servicing loans pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	07/22/2015 07/17/2015
MORTON COMMUNITY BANK	* Branch	Morton Community Bank, Morton, Illinois, to establish a branch at 2807 East Empire Street, Bloomington, Illinois.	Newspaper: Federal Register:	07/10/2015 Not applicable
NEW BANCORP, INC.	* SLHC Formation	New Bancorp, Inc., a newly formed Maryland Corporation, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of New Buffalo Savings Bank, both of New Buffalo, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of New Buffalo Savings Bank, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 07/10/2015
PARKWAY BANCORP, INC.	* 4c8	Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois, and indirectly acquire Park Federal Savings Bank, Chicago, Illinois, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y and Section 4(c)(8) of the BHC Act.	Newspaper: Federal Register:	Not available 08/07/2015

* Subject to the provisions of the Community Reinvestment Act

District: 7

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 July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* 18C	Centennial Bank, Conway, Arkansas, to merge with Bay Cities Bank, Tampa, Florida, and to retain the acquired facilities as branch offices.	Newspaper:	08/11/2015
	* Branch		Federal Register:	Not applicable
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire, through merger, Florida Business BancGroup, Inc., Tampa, Florida, and thereby indirectly acquire Bay Cities Bank, Tampa, Florida.	Newspaper:	08/11/2015
			Federal Register:	Not available

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 July 11, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
REPUBLIC BANCSHARES, INC.	CIC	Change in Control notice by Larry W. Nelson, Lake Mary, Florida, as Personal Representative of the Jen0 F. Paulucci Estate, Sanford, Florida, to retain 25 percent or more of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly retain control of Republic Bank, Inc., Duluth, Minnesota.	Newspaper: Federal Register:	Not available 07/24/2015
SWANVILLE BANCSHARES, INC.	CIC	Change in Control notice by Sandra Holig and John Holig, trustees of Trust B, created under Article V of the Robert J. Holig Revocable Trust dated July 2, 1992, an Irrevocable Trust, Swanville, Minnesota, a group acting in concert, to acquire and retain 25 percent or more of the shares of Swanville Bancshares, Inc., Swanville, Minnesota, and thereby indirectly acquire and retain control of First State Bank of Swanville, Swanville, Minnesota.	Newspaper: Federal Register:	07/26/2015 07/29/2015
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Fred Bormann, Mitchell, South Dakota, to acquire 25 percent or more of the shares of United Bancorporation, Osseo, Wisconsin, and thereby indirectly gain control of Farmers State Bank, Stickney, South Dakota; United Bank, Osseo, Wisconsin, Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper: Federal Register:	Not available Not available
WEST CONCORD BANCSHARES, INC.	CIC	Change in Control notice by Mary Ellen Organ, individually and as part of the Organ Family Group, to retain 25% or more of the shares of West Concord Bancshares, Inc., West Concord, Minnesota, and thereby indirectly retain control of Farmers State Bank of West Concord, West Concord, Minnesota. In addition, Mary Ellen Organ, West Concord, Minnesota, Erick Organ, Pine Island, Minnesota, and Kenneth Organ, Northfield, Minnesota, to join the Organ Family Control group.	Newspaper: Federal Register:	Not available 07/07/2015

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 July 11, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK OF NORTHERN MISSOURI	* 18C * Branch	Farmers Bank of Northern Missouri, Unionville, Missouri, to merge with Flowers National Bank, Cainsville, Missouri, and incident thereto to establish branches in Cainsville and Bethany, both in Missouri.	Newspaper: Federal Register:	Not available Not applicable
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3 * 18C * Branch	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of Throckmorton Bancshares, Inc., parent of The First National Bank of Throckmorton, both in Throckmorton, Texas. Interbank, Oklahoma City, Oklahoma, to merge with The First National Bank of Throckmorton, Throckmorton, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	08/03/2015 08/03/2015

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	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
2013 MONTE HULSE FAMILY IRREVOCABLE TRUST I, THE	* 3A3	The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas, to acquire up to 30 percent of FCT Bancshares, Inc., Waco, Texas, and thereby indirectly, First National Bank of Central Texas, Waco, Texas.	Newspaper: Federal Register:	Not available Not available
EMORY BANCSHARES, INC.	CIC	Retroactive Notice by the Armstrong 2011 Family Trust, Nelba Armstrong, trustee, Emory, Texas; J. Russell Armstrong 2011 GST Trust, John Russell Armstrong, Jr., trustee, Commerce, Texas; J. Russell Armstrong Trust, John Russell Armstrong, Jr., and Lannette Armstrong Beaver, co-trustees, Commerce, Texas; Lannette A. Beaver 2011 GST Trust, Nancy Lannette Armstrong Beaver, trustee, Emory, Texas; N. Lannette Armstrong Beaver Trust, John Russell Armstrong, Jr., and Lannette Armstrong Beaver, co-trustees, Emory, Texas; John Russell Armstrong, Jr., Commerce, Texas; Lee Armstrong, Commerce, Texas, Matthew Russell Armstrong, Baton Rouge, Louisiana; Lannette Armstrong Beaver, Emory, Texas; Rachel Lee Armstrong, Los Angeles, California; Steve Beaver, Emory, Texas; Ryan Embry Beaver, Nashville, Tennessee; Cody Russell Beaver, Emory, Texas; Brin Ashley Parnell, Waco, Texas, collectively acting as a group in concert, to retain and control 25 percent of more of Emory Bancshares, Inc., and indirectly The First National Bank of Emory, both of Emory, Texas.	Newspaper: Federal Register:	Not available Not available
FRIENDSWOOD CAPITAL CORPORATION	* 3A1	Application filed by Friendswood Capital Corporation, Houston, Texas, to become a bank holding company by virtue of the conversion of Texan Bank, Houston, Texas, from a federal savings bank to a national bank charter.	Newspaper: Federal Register:	Not available 07/30/2015
GREEN BANCORP, INC.	* 3A5	Green Bancorp, Inc., Houston, Texas, to acquire by merger Patriot Bancshares, Inc., Houston, Texas, and therefore indirectly Patriot Bank, Houston, Texas.	Newspaper: Federal Register:	Not available 08/07/2015
JSA FAMILY LIMITED PARTNERSHIP	* 3A3	JSA Family Limited Partnership, Jacksonville, Texas, and Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas, to acquire up to 16 percent and 15 percent, respectively, of the common shares of Austin Bancorp, Inc., Jacksonville, Texas, and therefore indirectly Austin Bank, Texas National Association, Jacksonville, Texas.	Newspaper: Federal Register:	Not available Not available
KIMBLE COUNTY BANCSHARES, INC.	* 3A1	Kimble County Bancshares, Inc., Junction, Texas, to become a bank holding company by acquiring 100 percent of First State Bank, Junction, Texas.	Newspaper: Federal Register:	Not available Not available

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 July 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a new branch office within the Safeway Lihue store located at 4454 Nuhou Street, Lihue, Hawaii.	Newspaper: Federal Register:	07/20/2015 Not applicable
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
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
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests to make a \$2 million public welfare investment in a subordinated promissory note issued by PRESTAMOS CDFI, LLC (PRESTAMOS), an Arizona limited liability company and a certified community development financial institution.	Newspaper: Federal Register:	Not applicable 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
NONE	

* Subject to the provisions of the Community Reinvestment Act