
Federal Reserve Release



H.2

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

No. 1

Week Ending January 5, 2019

Forms

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas (Reg H-2).

- Proposed, January 4, 2019

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

Cleveland

Portage Community Bank, Ravenna, Ohio -- to establish a branch at 140 Portage Trail, Cuyahoga Falls.

- Approved, January 2, 2019

Bank Holding Companies

Chicago

Blackhawk Bancorp, Inc., Beloit, Wisconsin -- to acquire First McHenry Corporation, McHenry, Illinois, and thereby indirectly acquire The First National Bank of McHenry.

- Approved, January 3, 2019

Extensions of Time

Secretary

Charles Schwab Corporation, San Francisco, California -- extension of time to submit an implementation plan under Regulation Q and to begin to comply with the advanced approaches capital adequacy framework and the related reporting requirements.

- Granted, January 4, 2019

Secretary

DB USA Corporation, New York, New York -- extension of time to submit quarterly data (FR Y-14Q) associated with the Global Market Shock component of the supervisory stress test.

- Granted, January 4, 2019

Extensions of Time

Secretary

Total Loss-Absorbing Capacity (TLAC) Rule -- extension of time for Citigroup Inc., The Goldman Sachs Group, Inc., JPMorgan Chase & Co., Morgan Stanley, and The Bank of New York Mellon Corporation, all of New York, New York; Bank of America Corporation, Charlotte, North Carolina; Wells Fargo & Company, San Francisco, California; and State Street Corporation, Boston, Massachusetts, to comply with certain provisions of the TLAC rule's clean holding company requirements.

- Granted, December 31, 2018

Financial Holding Companies

Cleveland

SB Financial Group Inc., Defiance, Ohio -- election to become a financial holding company.

- Effective, January 2, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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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		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
NBC BANCORP, INC.	* 3A1	NBC Bancorp, Inc., to become a bank holding company by acquiring 100 percent of The National Bank of Coxsackie, both of Coxsackie, New York.	Newspaper:	02/03/2019
			Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIVISTA BANK	* Branch	Civista Bank, Sandusky, OH to establish a branch at 3737 Park Drive, Beachwood, Ohio.	Newspaper:	12/30/2018
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares, Inc., Danville, Virginia, to acquire 100% of the voting securities of HomeTown Bankshares Corporation, Roanoke, Virginia, and thereby indirectly acquire HomeTown Bank, Roanoke, Virginia.	Newspaper:	01/24/2019
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: Hammond Main Branch (SouthWest corner of SW Railroad Avenue and Hewitt Road, Hammond, LA); Aliana Branch (Grand Parkway and Manderson Avenue, Richmond, TX); Spring Cypress Branch (17465 Spring Cypress, Cypress, TX); Kempwood Branch (Gessner Road and Kempwood Drive, Houston, TX); Kingsport Central Branch (Southeast corner of West Center Street and Clinchfield Street, Kingsport, TN); Nashville West Branch (Intersection of Brook Hollow Road and Charlotte Pike, Nashville, TN); Cypress Creek Branch (Intersection of Cypress Creek Parkway and T.C. Jester Boulevard, Houston, TX); Briar Forest Branch (1502 Eldridge Parkway, Houston, TX; and Lake Riverstone Branch (Corner of University Boulevard and LJ Parkway, Sugarland, TX.	Newspaper:	01/17/2019
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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 January 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELGIN BANCSHARES, INC.	CIC	Notice by Jill E. Markowski, individually and as trustee of the Jill E. Sapiente Trust and Jill E. Markowski Descendants Trust, both of Inverness, Illinois; the Jill E. Sapiente Trust, Inverness, Illinois; the Jill E. Markowski Descendants Trust, Inverness, Illinois; together with John S. Sapiente, as trustee of the John S. Sapiente Revocable Trust, Naples, Florida; the John S. Sapiente Revocable Trust, Naples, Florida; Jacqueline M. Buckstaff, as trustee of the Jacqueline M. Sapiente Trust and the Jacqueline M. Buckstaff Descendants Trust, both of Deer Park, Illinois; the Jacqueline M. Sapiente Trust, Deer Park, Illinois; the Jacqueline M. Buckstaff Descendants Trust, Deer Park, Illinois; John A. Sapiente, as trustee of the John A. Sapiente Trust and the Joan A. Sapiente Descendants Trust, Inverness, Illinois; and the John A. Sapiente Trust, Inverness, Illinois; and the John A. Sapiente Descendants Trust, Inverness, Illinois to retain control of more than 25 percent of the voting shares of Elgin Bancshares, Inc., Elgin, Illinois, and thereby indirectly control Union National Bank and Trust Company, Elgin, Illinois.	Newspaper:	Not available
			Federal Register:	11/28/2018
EMMETSBURG BANK SHARES, INC.	CIC	Notice by Karen K. Spies, Graettinger, IA, individually and acting in concert with James C. Spies, Graettinger, IA; Matt Spies, Spirit Lake, IA; Marty Spies, Spirit Lake, IA; Krista K. Fuller, Ankeny, IA; Lori J. Spies, Brookeville, MD; Nicole L. Henrickson, Spirit Lake, IA; Molly E. Westergard, Graettinger, IA; Samantha A. Spies, Spirit Lake, IA; Sydney P. Spies, Spirit Lake, IA; Charles Sarazine, Algona, IA; Maryanna Sarazine, Algona, IA; Annette Sarazine-Jensen, Omaha, NE; Monte Jensen, Omaha, NE; Lisa Elsenbast, Minneapolis, MN; Frank Elsenbast, Minneapolis, MN; Monica Anderegg, Edina, MN; and Julia T. Sarazine, Chicago, IL, to be added to the Spies Family Control Group approved in 1985 and thereby retain control of Emmetsburg Bank Shares, Inc., Emmetsburg, IA, and indirectly control Iowa Trust & Savings Bank, Emmetsburg, IA and Panora State Bank, Panora, IA.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMMETSBURG BANK SHARES, INC.	CIC	Notice by John F. Spies, Emmetsburg, IA; John A. Spies, Prior Lake, MN; Sharon L. Spies, Prior Lake, MN; John William Spies, Lakeville, MN; Kathryn Lynn Hall, Plymouth, MN; Kristen Anne Hall, Minneapolis, MN; Lucille M. Spies Revocable Trust, Lucille M. Spies Trustee, Bloomington, MN; Michael J. Finnegan, Iowa City, IA; and Margaret Spies-Berryhill, Champlin, MN, as a group acting in concert as the John F. Spies Family Control Group to retain control of Emmetsburg Bank Shares, Inc., Emmetsburg, IA, and indirectly control Iowa Trust & Savings Bank, Emmetsburg, IA and Panora State Bank, Panora, IA.	Newspaper:	Not available
			Federal Register:	Not available
FIRST COMMUNITY BANCORP, INC.	CIC	David J. Cecich, Crown Point, Indiana, and Steven H. Cecich, Grant Park, Illinois, together as a group acting in concert, to acquire 10 percent or more of the voting shares of First Community Bancorp, Inc. and thereby indirectly acquire control of First Community Bank and Trust, both of Beecher, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MIDWEST BANCORP, INC.	* 18C * 3A3 * Branch	First Midwest Bancorp, Inc., Chicago, Illinois to acquire 100 percent of Bridgeview Bancorp, Inc. and thereby indirectly acquire Bridgeview Bank Group, both of Bridgeview, Illinois. Concurrently, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois to merge with Bridgeview Bank Group, Bridgeview, Illinois. As a result of the merger, Bridgeview Bank Group offices, located at 11411 West Wadsworth Road, Beach Park, Illinois; 7940 South Harlem Avenue, Bridgeview, Illinois; 1058 West Bryn Mawr Avenue, Chicago, Illinois; 1970 North Halsted Street, Chicago, Illinois; 19031 Old LaGrange Road, Mokena, Illinois; 6041 North Clark Street, Chicago, Illinois; 4605 North Lincoln Avenue, Chicago, Illinois; 2760 US-34, Oswego, Illinois; 3540 Hobson Road, Woodridge, Illinois; 7300 West 87th Street, Bridgeview, Illinois; 6366 South Archer Avenue, Chicago, Illinois; 4753 North Broadway, Chicago, Illinois; and 1175 Corporate Woods Parkway, #100, Vernon Hills, Illinois will become branches of First Midwest Bank.	Newspaper:	01/16/2019
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST OTTAWA BANCSHARES, INC.	CIC	Notice by Daniel K. Miller of Barrington Hills, Illinois, to acquire 10 percent or more of the shares of First Ottawa Bancshares, Inc. and thereby indirectly control The First National Bank of Ottawa both of Ottawa, Illinois.	Newspaper: Federal Register:	Not available 01/08/2019
LINCOLN BANCORP	CIC	Lincoln Bancorp Employee Stock Ownership Plan, Reinbeck, Iowa, with John Michael Maier, Milwaukee, Wisconsin, as trustee of the ESOP, to retain control of more than 10 percent of the outstanding voting shares of Lincoln Bancorp, Reinbeck, Iowa, and thereby indirectly control Lincoln Savings Bank, Cedar Falls, Iowa.	Newspaper: Federal Register:	Not available 12/31/2018
MANNING FINANCIAL SERVICES, INC.	CIC	Notice by Janet Ranniger, Manning, Iowa, individually and as trustee of the Janet Ranniger Trust, Manning, Iowa, and as a group acting in concert with Gaylin R. Ranniger, Alex J. Ranniger, Abbey Stangl, and Jacob Ranniger, all of Manning, Iowa, to retain and acquire control of 25 percent of more of the voting shares of Manning Financial Services, Inc. and thereby indirectly control The First National Bank of Manning, both of Manning, Iowa.	Newspaper: Federal Register:	Not available 12/28/2018
SCHAUMBURG BANCSHARES, INC.	CIC	Edward J. Madden, Evanston, Illinois, individually and as trustee of the Edward J. Madden Declaration of Trust 3/6/2008, to join the Madden Family Group and to acquire 10 percent or more of shares of Schaumburg Bancshares, Inc., and thereby indirectly control Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper: Federal Register:	Not available 01/03/2019
SECURITY AGENCY, INCORPORATED	CIC	Notice by the 2018 Grantor Trust FBO Rachel Grimstad and 2018 Grantor Trust FBO Gus Grimstad, with Padrin Grimstad as trustee, together with the 2018 Grantor Trust FBO Max Grimstad and 2018 Grantor Trust FBO Oscar Grimstad, with Ann Grimstad as trustee, all of Decorah, Iowa, to join the Grimstad Family Control Group approved on September 21, 2005, and acquire control of 10 percent or more of the voting shares of Security Agency, Inc., and thereby indirectly control Decorah Bank and Trust Company, both of Decorah, Iowa.	Newspaper: Federal Register:	Not available 12/07/2018

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		

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District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST CAPITAL CORPORATION	* 18C	BankFirst Capital Corporation, Macon, Mississippi, to merge with FNB Bancshares of Central Alabama, Inc., Aliceville, Alabama, and thereby indirectly acquire FNB of Central Alabama, Aliceville, Alabama. Also BankFirst Financial Services, Macon, Mississippi, to merge with FNB of Central Alabama, Aliceville, Alabama, and to retain the acquired facilities as branch offices.	Newspaper:	01/26/2019
	* 3A5		Federal Register:	Not available
	* Branch			
FCB FINANCIAL SERVICES, INC	CIC	Notice by Michael D. East, individually, and as a member of a family control group that also includes Baylus East, the Estate of Harry East with Michael D. East as Executor, Gloria East, Michael D. East Jr., and Wilkes East, all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
FCB FINANCIAL SERVICES, INC	CIC	Notice by the Fogleman Family Control Group, which consists of Franklin A. Fogleman, Gail Fogleman, Franklin Fogleman, Jr., Laura Fogleman, Lindley Fogleman, Mary Catherine Fogleman, Kelley Fogleman, Reed Fogleman Family Trust, W. David Fogleman, Jennifer Fogleman, Peyton Fogleman, Scott Fogleman, Shireen Fogleman, and Will D. Fogleman Jr., all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank of Kentucky, Owensboro, Kentucky, to establish a branch facility to be located at 111 Juneau Drive, Louisville, Kentucky.	Newspaper:	01/17/2019
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARRAR BERESFORD BANCORPORATION INC. IRREVOCABLE TRUST	* 3A1	The Farrar Beresford Bancorporation Inc. Irrevocable Trust and Beresford Bancorporation, Inc. ("Applicants"), both of Britton, South Dakota, to acquire Western Bancshares of Alamogordo, Inc., Carlsbad, New Mexico, and thereby acquire Western Bank, Alamogordo, New Mexico. Applicants will retain their ownership of First Savings Bank, Beresford, South Dakota, and continue to operate a savings and loan association. Applicants will convert back to savings and loan holding companies after the merger of Western Bank into First Savings Bank. In conjunction with their conversion back to savings and loan holding companies, Trust and BBI are filing to retain their current operations.	Newspaper:	01/18/2019
	* 4c8 SLHC Activity * SLHC Formation		Federal Register:	01/22/2019
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Idaho Independent Bank, Coeur d'Alene, Idaho, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Community 1st Bank, Post Falls, Idaho, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HERITAGE BANK	* 18C * Branch	American Heritage Bank, Sapulpa, Oklahoma, to purchase certain assets and assume certain liabilities of a branch of NBC Oklahoma, Oklahoma City, Oklahoma, located at 8120 S. Yale Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
FIRST BEEMER CORPORATION	CIC	Trisha A. Robertson and Jeffrey S. Robertson, both of Beemer, Nebraska; Megan E. Moore and Douglas E. Moore, both of Fremont, Nebraska; Ryan D. Steffensmeier and Charissa J. Steffensmeier, both of West Point, Nebraska; Carol S. Steffensmeier, Norfolk, Nebraska; Saige E. Steffensmeier, Beemer, Nebraska; and Samuel D. Steffensmeier and Dana E. Steffensmeier, both of Beemer, Nebraska, to retain shares of First Beemer Corporation, Beemer, Nebraska (the company), and thereby be approved as members of the Steffensmeier Family Group, which collectively controls 25 percent or more of the company. The company controls First Community Bank, Beemer, Nebraska.	Newspaper: Federal Register:	01/18/2019 Not available
FIRSTBANK HOLDING COMPANY	CIC	Notification submitted by Mary Reisher, Englewood, Colorado; and Nancy Reisher, Denver, Colorado, to retain control of FirstBank Holding Company, parent of First Bank, both in Lakewood, Colorado.	Newspaper: Federal Register:	Not available Not available
HEARTLAND TRI-STATE BANK	* 18C * Branch	Heartland Tri-State Bank, Elkhart, Kansas, to purchase certain assets and assume certain liabilities of the Arlington, Kansas branch, and the Attica, Kansas branch of Citizens State Bank, Wisner, Nebraska, and incident thereto, establish two branches.	Newspaper: Federal Register:	12/28/2018 Not applicable
MADISON COUNTY BANK	* Branch	Madison County Bank, Madison, Nebraska, to establish a branch at 1650 North 13th Street, Norfolk, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
MOUNTAIN VALLEY BANK	* 18C * Branch	Mountain Valley Bank, Walden, Colorado, to purchase certain assets and assume certain liabilities of a branch of Citywide Banks, Denver, Colorado, located at 635 Marketplace Plaza, Steamboat Springs, Colorado.	Newspaper: Federal Register:	Not available Not applicable

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 January 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASPERMONT BANKSHARES, INC.	* 3A1	Application by Aspermont Bankshares, Inc., Aspermont, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Aspermont, Aspermont, Texas.	Newspaper:	12/30/2018
			Federal Register:	12/28/2018
BRIGHT FORCE HOLDING GP, LLC	* 3A1	Application by Bright Force Holding, LLC, Lewisville, Texas, to become a bank holding company by acquiring up to 100 percent of ABNA Holdings, Inc., and therefore indirectly, American Bank, National Association, both of Dallas, Texas, pursuant to section 3(a)(1) of the Bank Holding Company Act.	Newspaper:	01/10/2019
			Federal Register:	01/10/2019
FIRST BANCSHARES OF TEXAS, INC.	* 3A5	Application by First Bancshares of Texas, Inc., Midland, Texas, to acquire 100 percent of FB Bancshares, Inc., and indirectly, Fidelity Bank, both of Wichita Falls, Texas.	Newspaper:	01/19/2019
			Federal Register:	01/22/2019
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 3432 Scott Street, Houston, Texas 77004.	Newspaper:	01/04/2019
			Federal Register:	Not applicable
RELATIONSHIP BANCSHARES, INC.	* 3A1	Application by Relationship Bancshares, Inc., Carrollton, Texas, to become a bank holding company by acquiring 100 percent of Capital Bank of Texas, Carrizo Springs, Texas.	Newspaper:	01/25/2019
			Federal Register:	Not available
SPIRIT OF TEXAS BANCSHARES, INC.	* 3A5	Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of First Beeville Financial Corporation, and indirectly, The First National Bank of Beeville, both of Beeville, Texas.	Newspaper:	01/20/2019
			Federal Register:	Not available
T ACQUISITION, INC.	CIC	Notice by Arthur Haag Sherman, the Sherman 2018 Irrevocable Trust, Sherman Tectonic FLP LP, and Sherman Family Holdings LLC, all of Houston, Texas, as a group acting in concert, to acquire control of T Acquisition, Inc., and indirectly T Bank, National Association, both of Dallas, Texas.	Newspaper:	Not available
			Federal Register:	12/10/2018

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 January 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRIENDLY HILLS BANK	CIC	Change in Control Notice filed by Francis Philip Kavanaugh, Dana Point, California, to acquire additional voting shares of Friendly Hills Bank, Whittier, California.	Newspaper:	01/07/2019
			Federal Register:	01/02/2019
MISSION BANK	* Branch	Mission Bank, Bakersfield, California, proposes to establish a new branch office at 3121 W. March Lane, Suite 210, Stockton, California 95219.	Newspaper:	Not available
			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.

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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* Subject to the provisions of the Community Reinvestment Act