

16 line item.⁸ Lastly, the commenter indicated that the required public disclosure of the regulatory capital ratios over the planning horizon under different capital rules will cause confusion among bank shareholders and the general public.⁹

The Federal Reserve believes that the proposed additional items to the FR Y-16 would not place an undue burden on \$10-50 billion institutions as they have already been given additional time to incorporate the revised capital framework into their company-run stress tests. The interim final stress test rule on September 30, 2013 specifically provided \$10-50 billion banking organizations with a one-year transition period to incorporate the revised capital framework into their company-run stress tests. The one-year transition period decreased the operational complexity and risk of error for these companies for the initial 2014 stress test cycle by allowing them to focus on implementing stress testing processes without reflecting the revised capital rules over the planning horizon. The one-year transition also allowed companies additional time to evaluate the revised capital framework's effect on their regulatory capital items reported in the Call Report and FR Y-9C. Further, the Call Report and FR Y-9C regulatory capital schedules were revised effective March 2014 to reflect the revised capital framework for regulatory capital items for advanced approaches institutions; all other institutions, including \$10-50 billion institutions, are required to report the same revised regulatory capital schedule for March 31, 2015. In addition, the FR Y-16 reporting form and instructions has been updated to reference the applicable Call Report and FR Y-9C report items that should be reported over the planning horizon, including the new items that were created to capture the revised capital framework. The Federal Reserve will adjust the FR Y-16 schedules to be consistent with the final FR Y-9C and Call Report risk-weighted asset schedule changes once they are published. These adjustments are necessary to align the subcomponents of standardized risk-weighted assets with total standardized risk-weighted assets and will likely alleviate confusion about calculating projected total risk-weighted assets over the planning horizon. Lastly, the public disclosure by companies of the stress

test results using the new capital rules applicable in the projected quarters of the planning horizon is required by the Board's final stress test rule and the Federal Reserve believes that this public disclosure will be informative to the public.

In summary, the Federal Reserve will implement the FR Y-16 data items for the March 2015 report to reflect the revised capital framework as proposed. Specifically, the Federal Reserve will add the common equity tier 1 capital data item to the Balance Sheet Schedule for each scenario and a common equity tier 1 risk-based capital ratio data item to the Summary Schedule and the Balance Sheet Schedule for each scenario. The Office of the Comptroller of the Currency and Federal Deposit Insurance Corporation plan to make similar changes to their \$10-50 billion company Dodd-Frank Act stress test reporting forms (OCC DFAST 10-50 report: OMB No. 1557-0311 and FDIC DFAST 10-50 report OMB No. 3064-0189) to reflect the revised capital framework for the March 2015 report.

B. Technical Changes/Other Items

In response to a few technical, non-substantive comments received, some additional minor changes will be made in the final reporting form and instructions. These changes include clarified reporting instructions for the disallowed deferred tax asset and unrealized gains (losses) on available-for-sale (AFS) securities line items and updated descriptions of the total capital and total risk-based capital line items.

Board of Governors of the Federal Reserve System, October 20, 2014.

Robert deV. Frierson,
Secretary of the Board.

[FR Doc. 2014-25289 Filed 10-23-14; 8:45 am]

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors.

Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 7, 2014.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *The 2011 Colis Delta Trust, Oakbrook, Illinois, and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward*, as trustees, to retain voting shares of Oxford Financial Corporation, and thereby indirectly retain voting shares of Oxford Bank and Trust, both in Oak Brook, Illinois.

Board of Governors of the Federal Reserve System, October 20, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-25264 Filed 10-23-14; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 10, 2014.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Kenneth R. Lehman*, Arlington, Virginia; to acquire voting shares of Village Bank & Trust Financial Corp., and thereby indirectly acquire voting shares of Village Bank, both in Midlothian, Virginia.

B. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Stock Holdings of Delaware, LLC, Fort Walton Beach, Florida, acting individually, and in concert with a*

⁸ See 79 FR 35634 (June 23, 2014) and 79 FR 45808 (August 6, 2014).

⁹ Per the Board's final stress test rule, \$10-50 billion companies are required to publicly disclose the beginning value, ending value, and minimum value of each regulatory capital ratio over the planning horizon.

control group, which consists of Stock Holdings of Delaware, LLC; Joan A. Schweizer, Fort Walton Beach, Florida; Karnise D. Schweizer, Fort Walton Beach, Florida, in her capacities as sole member and manager of Stock Holdings of Delaware, LLC, executrix of the estate of Arthur F. Schweizer, and trustee under the Last Will and Testament of Arthur F. Schweizer; Jarrod L. Schweizer, Boston, Massachusetts; Jason L. Schweizer, Fort Walton Beach, Florida; W. Todd Schweizer, Fort Walton Beach, Florida, individually and in his capacity as the sole member and manager of Schweizer Brothers Investments L.L.C., Fort Walton Beach, Florida; and Schweizer Brothers Investments L.L.C.; to acquire voting shares of Beach Community Bancshares, Inc., and thereby indirectly acquire voting shares of Beach Community Bank, both in Fort Walton Beach, Florida.

C. Federal Reserve Bank of Dallas (E. Ann Worthy, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. Michael Thomas Cope; Julio Cesar Ramon, Sr.; Beatrice Cortez Ramon, all of Mason, Texas; and Kenneth Charles Burow, Comfort, Texas; collectively as a group acting in concert, to acquire voting shares of Commercial Company, Inc., and thereby indirectly acquire voting shares of Commercial Bank, both in Mason, Texas.

Board of Governors of the Federal Reserve System, October 21, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-25333 Filed 10-23-14; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be

available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 17, 2014.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Wintrust Financial Corporation*, Rosemont, Illinois, to merge with Delavan Bancshares, Inc., Delavan, Wisconsin, and thereby indirectly acquire Community Bank CBD, Delavan, Wisconsin.

B. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Financial Services Holding Corporation*, Henderson, Kentucky; to acquire 100 percent of the voting shares of Ohio Valley Bancorp, Inc., and thereby indirectly acquire voting shares of Ohio Valley Financial Group, both in Henderson, Kentucky.

Board of Governors of the Federal Reserve System, October 20, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-25265 Filed 10-23-14; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Savings and Loan Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Home Owners' Loan Act (12 U.S.C. 1461 *et seq.*) (HOLA), Regulation LL (12 CFR part 238), and Regulation MM (12 CFR part 239), and all other applicable statutes and regulations to become a savings and loan holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a savings association and nonbanking companies owned by the savings and loan holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the HOLA (12 U.S.C. 1467a(e)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 10(c)(4)(B) of the HOLA (12 U.S.C. 1467a(c)(4)(B)). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 20, 2014.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Seminole Bancorp, Inc.*, Hollywood, Florida; to become a savings and loan holding company by acquiring 100 percent of the voting shares of Mackinac Savings Bank, F.S.B., Boynton Beach, Florida.

Board of Governors of the Federal Reserve System, October 21, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-25332 Filed 10-23-14; 8:45 am]

BILLING CODE 6210-01-P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Draft Guidance on Disclosing Reasonably Foreseeable Risks in Research Evaluating Standards of Care

AGENCY: Office of the Secretary, Office of the Assistant Secretary for Health, Office for Human Research Protections, Department of Health and Human Services (HHS).

ACTION: Notice.

SUMMARY: The Department of Health and Human Services (HHS), through the Office for Human Research Protections (OHRP) is announcing the availability of a draft guidance for the research community entitled "Guidance on Disclosing Reasonably Foreseeable Risks in Research Evaluating Standards of Care." OHRP is specifically addressing what risks to subjects are presented by research evaluating or comparing risks