
Federal Reserve Release



H.2

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

No. 44

Week Ending October 29, 2016

Bank Holding Companies

River Holding Company, Stoddard, Wisconsin -- to merge with Sparta Union Bancshares, Inc., Sparta, and thereby acquire its subsidiary, Union National Bank & Trust Company.

- Approved, October 23, 2016

Wintrust Financial Corporation, Rosemont, Illinois -- to merge with First Community Financial Corporation, Elgin, and thereby indirectly acquire First Community Bank; and for Wintrust's subsidiary, St. Charles Bank & Trust Company, St. Charles, to merge with First Community Bank and thereby establish branches.

- Approved, October 27, 2016

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Paul Bettge as senior adviser, Lawrence Mize as associate director, and Jennifer Chang as deputy associate director, and reassignment of Gregory Evans as senior associate director.

- Announced, October 25, 2016

Regulations and Policies

Regulation H (Membership of State Banking Institutions in the Federal Reserve System) -- publication for comment of interagency amendments to implement provisions of the Biggert-Waters Act that require regulated lending institutions to accept certain private flood insurance policies in addition to policies made available by the Federal Emergency Management Agency.

- Approved, October 12, 2016

(A/C)

Reserve Bank Services

Federal Reserve Priced Services -- 2017 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, October 24, 2016

Enforcement

SouthFirst Bancshares, Inc., Sylacauga, Alabama -- written agreement dated September 20, 2012, terminated October 19, 2016.

- Announced, October 27, 2016

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**

San Francisco

Bank of Utah, Ogden, Utah -- to establish a branch at 100 South 500 West, Bountiful City.

- Approved, October 26, 2016

Atlanta

InsBank, Nashville, Tennessee -- to establish a branch at 5614 Franklin Pike Circle, Brentwood.

- Approved, October 28, 2016

Secretary

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 2411 Jenks Avenue, Panama City, Florida.

- Approved, October 28, 2016

Bank Holding Companies

Kansas City

Big Mac Bancshares, Inc., Hoxie, Kansas -- to acquire Financial Shares, Inc., Morland, and thereby indirectly acquire Citizens State Bank.

- Approved, October 28, 2016

Chicago

First State Bancshares, Inc., New London, Wisconsin -- to merge with Rudolph Bancshares, Inc., Rudolph, and thereby indirectly control Farmers and Merchants Bank.

- Approved, October 24, 2016

Bank Holding Companies

Kansas City

Goering Management Company, LLC, Moundridge, Kansas, and Goering Financial Holding Company Partnership, LP -- to acquire additional shares of Bon, Inc., Moundridge, and its subsidiary, The Citizens State Bank.

- Approved, October 28, 2016

New York

NSB Holdings, Inc., Newtown, Connecticut, and NSB Mutual Holding Company -- to become bank holding companies by acquiring Newtown Savings Bank, Newtown.

- Approved, October 27, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

EREF-MP Alpha, LLC, et al., New York, New York -- relief from certain commitments.

- Granted, October 26, 2016

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, October 25, 2016

Director, BS&R

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, October 25, 2016

Change in Bank Control

Kansas City

Citizens National Corporation, Wisner, Nebraska -- change in bank control of Citizens National Corporation and its subsidiaries, Citizens State Bank, Wisner, and Cass County Bank, Inc., Plattsmouth.

- Permitted, October 25, 2016

Kansas City

FNB Financial Corporation, Las Vegas, New Mexico -- change in bank control of FNB Financial Corporation and its subsidiary, Community 1st Bank Las Vegas, Las Vegas.

- Permitted, October 25, 2016

Kansas City

Hometown Banc Corp, Grand Island, Nebraska -- change in bank control of Hometown Banc Corp and its subsidiaries, Five Points Bank, Grand Island, and Five Points Bank of Hastings, Hastings.

- Permitted, October 28, 2016

Dallas

Horizon Bankshares, Inc., Fort Worth, Texas -- change in bank control of Horizon Bankshares, Inc., and its subsidiary, The National Bank of Texas at Fort Worth, Fort Worth.

- Permitted, October 28, 2016

Dallas

WSB Bancshares, Inc., Wellington, Texas -- to retain control of WSB Bancshares, Inc., and its subsidiary, Wellington State Bank, Wellington.

- Permitted, October 27, 2016

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 2017.

- Approved, October 26, 2016

Savings and Loan Holding Companies

Cleveland

Community Savings Bancorp, Inc., Caldwell, Ohio -- to become a savings and loan holding company by acquiring Community Savings, Caldwell, in connection with the mutual-to-stock conversion of Community Savings.

- Approved, October 27, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
164975	STOUGHTON CO-OP BK, STOUGHTON, MASSACHUSETTS	06/13/2016	10/04/2016	S	Small Bank

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 October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 3 City Center Office, 180 South Clinton Avenue, Rochester, Monroe County, New York.	Newspaper: Federal Register:	11/06/2016 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make an additional public investment in Stratford Mid-Atlantic Investors Limited Partnership, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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275509	COMMUNITY BK OF BERGEN CTY, MAYWOOD, NEW JERSE	05/23/2016	10/14/2016	S	Int Sm Bank
229913	MIZUHO BK USA, NEW YORK, NEW YORK	06/06/2016	10/14/2016	O	Whole/Ltd Purp

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 October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
STANDARD FINANCIAL CORP	* 3A3	Application by Standard Financial Corporation, Murrysville, Pennsylvania, to acquire Allegheny Valley Bancorp, Inc., Pittsburgh, Pennsylvania, and thereby acquire control of Allegheny Valley Bank of Pittsburgh, Pittsburgh, Pennsylvania, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper:	Not available
	* 3A5		Federal Register:	11/15/2016

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANKSHARES, INC.	* 3A5	United Bankshares, Inc., Charleston, West Virginia, and UBV Holding Company, LLC, Fairfax, Virginia, to acquire 100% of the voting securities of Cardinal Financial Corporation, McLean, Virginia, and thereby indirectly, acquire Cardinal Bank, McLean, Virginia. In addition, United Bank, Fairfax, Virginia, to merge with Cardinal Bank, McLean, Virginia.	Newspaper:	11/20/2016
	* 18C		Federal Register:	11/25/2016
	* Branch			
VIRGINIA PARTNERS BANK	CIC	Kenneth R. Lehman, Arlington, Virginia, to control 42.7% of Virginia Partners Bank, Fredericksburg, Virginia.	Newspaper:	11/15/2016
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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:

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAYTON HC, INC.	* 3A3	Clayton HC, Inc., Knoxville, Tennessee, and its subsidiaries, Apex Bancorp and Apex Bank, both of Camden, Tennessee, to acquire American Patriot Bank, Greeneville, Tennessee.	Newspaper:	11/19/2016
	* 3A1		Federal Register:	11/15/2016
DESJARDINS GROUP, THE	* 3A5	The Desjardins Group, Levis, Quebec, Canada, to merge Caisse centrale Desjardins du Québec, Montreal, Quebec, Canada, with and into Fédération des caisses Desjardins du Québec, Levis, Quebec, Canada, with the federation as the surviving entity and the parent bank holding company for Desjardins FSB Holdings, Inc. and Desjardins Bank, N.A., both of Hallandale, Florida.	Newspaper:	11/27/2016
			Federal Register:	Not available
FEDERATION DES CAISSES DESJARDINS DU QUEBEC	FBSEA	Fédération des caisses Desjardins du Québec, Levis, Quebec, Canada, to establish a federal branch in Hallandale, Florida, to establish a foreign branch located at 1001 East Hallandale Beach Boulevard, Hallandale, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST GREEN BANCORP, INC.	CIC	Prior change in control notice filed by The FGB Term Trust, Robert H. Godwin, and Edward E. Haddock, Jr., all of Winter Park, Florida, and Al Thomas, Fort Lauderdale, Florida, to collectively acquire 25.24 percent of the outstanding shares of common stock of First Green Bancorp, Inc., and its subsidiary, First Green Bank, both of Mount Dora, Florida.	Newspaper:	Not available
			Federal Register:	11/07/2016
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/27/2015
			Federal Register:	Not available
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 16 public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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.

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3342671	ANCHOR CMRL BK, JUNO BEACH, FLORIDA	07/18/2016	10/19/2016	S	Small Bank

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 October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFINANCIAL CORPORATION	* 3A1	BankFinancial Corporation, Burr Ridge, Illinois to become a bank holding company through the conversion of its federal savings bank subsidiary, BankFinancial, F.S.B., Olympia Fields, Illinois, into a national bank to be known as BankFinancial, National Association.	Newspaper:	11/07/2016
			Federal Register:	11/21/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
			Federal Register:	09/12/2016
HURON VALLEY BANCORP, INC.	CIC	Notice by Blair M. Bowman, Brighton, Michigan, and Peter D. Scodeller, Beverly Hills, Michigan, together as a group acting in concert to acquire 29.83 percent of the voting shares of Huron Valley Bancorp, Inc., Milford, Michigan, and thereby indirectly control Huron Valley State Bank, Milford, Michigan.	Newspaper:	11/14/2016
			Federal Register:	11/15/2016
JOHNSON FINANCIAL GROUP, INC.	CIC	The Johnson Financial Group, Inc. Voting Trust Agreement dated October 10, 2016, Helen P. Johnson-Leipold as trustee, to join the existing Johnson Family Control Group that was approved on January 31, 2012, to acquire 25 percent or more of the voting shares of Johnson Financial Group, Inc., and thereby indirectly acquire Johnson Bank, both of Racine, Wisconsin	Newspaper:	Not available
			Federal Register:	11/14/2016
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire up to an additional 14 percent (for aggregate ownership up to 34 percent) of TS Contrarian Bancshares, Inc., Treynor, Iowa and thereby increase its indirect ownership of Bank of Tioga, Tioga, North Dakota.	Newspaper:	11/06/2016
			Federal Register:	11/10/2016

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
TS CONTRARIAN BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc. and TS Contrarian Bancshares, Inc., both of Treynor, Iowa, to acquire 100 percent of the voting shares of First National Bank and Trust Company, Clinton, Illinois.	Newspaper:	11/06/2016
			Federal Register:	11/10/2016

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 October 29, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIAMOND BANK	* Branch	Diamond Bank, Murfreesboro, Arkansas, to establish a branch facility to be located at 1710 South Constitution Avenue, Ashdown, Arkansas.	Newspaper:	11/07/2016
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2746245	COMMERCE BK, CORINTH, MISSISSIPPI	07/18/2016	10/14/2016	S	Small Bank

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 October 29, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MUDDY BANCORP, INC.	* 3A3	Big Muddy Bancorp, Inc., Dutton, Montana, to acquire 100 percent of S.B.T. Financial, Inc., Townsend, Montana, and thereby indirectly acquire The State Bank of Townsend, Townsend, Montana.	Newspaper:	11/05/2016
			Federal Register:	11/11/2016
CITIZENS STATE BANK OF ARLINGTON	CIC	Change in Control Notice by John R. Rice, Brookings, South Dakota, and Mary D. Rice, Boston, Massachusetts, individually and as a group acting concert, to retain 25 percent or more of the shares of Citizens State Bank of Arlington, Arlington, South Dakota.	Newspaper:	Not available
			Federal Register:	10/18/2016
KANDIYOHI BANCSHARES, INC.	CIC	Change in Control Notice by Alix E. Behm, Willmar, Minnesota, to acquire 25 percent or more of the shares of Kandiyohi Bancshares, Inc., Willmar, Minnesota, and thereby indirectly gain control of Home State Bank, Litchfield, Minnesota.	Newspaper:	Not available
			Federal Register:	11/07/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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751656	FRANSEN B&T, LONSDALE, MINNESOTA	04/04/2016	10/13/2016	S	Large Bank
259956	STATE SVG BK OF MANISTIQUE, MANISTIQUE, MICHIGAN	06/28/2016	09/29/2016	S	Small Bank

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 October 29, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL KANSAS BANCSHARES, INC	* 3A1 * 3A3	Central Kansas Bancshares, Inc., Woodbine, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Citizens State Bank and Trust Company, Woodbine, Kansas. Central Kansas Bancshares, Inc., Woodbine, Kansas, to acquire 100 percent of the voting shares of Roxbury Bank, Roxbury, Kansas.	Newspaper: Federal Register:	Not available Not available
HAINES FINANCIAL CORP	CIC	Lisa K. Haines, Dallas, Texas, individually, and as trustee, Gary D. Whitcomb, Woodward, Oklahoma, trustee, the Lisa K. Haines Financial Services Trust, Horseshoe Bay, Texas, Julee S. Thummel, Yukon, Oklahoma, individually and as trustee, John T. Phillips, Cashion, Oklahoma, trustee, and the Julee S. Lawrence Financial Services Trust, Horseshoe Bay, Texas, to retain shares and become members of the Haines Control Group, which controls 25 percent or more of the shares and thereby control of Haines Financial Corp, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	10/31/2016 11/14/2016
MIDWEST BANCO CORPORATION	CIC	The Judy Svajgr Trust dated June 24, 1983, Cozad, Nebraska, the Judy Svajgr Trust dated March 20, 1997, Cozad, Nebraska, and Kirk Randal Riley, Cozad, Nebraska, individually and as voting representative of the foregoing trusts, to acquire voting shares of Midwest Banco Corporation, and thereby indirectly acquire voting shares of First Bank and Trust Company, both of Cozad Nebraska. In addition, the Rebecca Akers Irrevocable Trust, Cozad, Nebraska, the Kevin Olson Irrevocable Trust, Cozad, Nebraska, the Keith Olson 2016 Irrevocable Family Trust, Colorado Springs, Colorado, along with Rebecca Anne Akers, Monument, Colorado, Kevin Edward Olson, Colorado Springs, Colorado, and Steven K. Mulliken, Colorado Springs, Colorado, request approval as members of the Olson/Svajgr group acting in concert to control Midwest Banco Corporation.	Newspaper: Federal Register:	Not available 11/15/2016

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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227151	UNION ST BK, ARKANSAS CITY, KANSAS	07/11/2016	10/13/2016	S	Small Bank
865759	UNION ST BK, CLAY CENTER, KANSAS	07/18/2016	10/19/2016	S	Small Bank
728452	VERUS BK, DERBY, KANSAS	07/18/2016	10/20/2016	S	Small Bank

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 October 29, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHICO BANCORP, INC.	CIC	Notice by Patsy Johnson of Chico, Texas, individually, and Patrick Johnson and Patsy Johnson, both of Chico, Texas, collectively as the "Johnson Family Group", have applied to the Federal Reserve Board for permission for (i) Patsy Johnson to retain control of 20.50 percent of the outstanding shares of common stock, (ii) for the Johnson Family Group to retain control of 21.58 percent of the outstanding shares of common stock, and (iii) for the Johnson Family Group to increase this control to 22.12 percent or more of the outstanding shares of common stock, and thereby control of Chico Bancorp, Inc., Chico, Texas and indirectly, First State Bank, Chico, Texas.	Newspaper: Federal Register:	Not available 11/14/2016
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make the following community development and public welfare investments: \$12,000,000 in CREA Corporate Tax Fund 51, LLC; \$5,000,000 in Merritt Community Capital Fund XIX, L.P.; and \$11,000,000 in PNC Real Estate Tax Credit Capital Institutional Fund 64, LLC.	Newspaper: Federal Register:	Not applicable Not applicable
INTERNATIONAL BANCSHARES CORPORATION	* 3A3	Application by International Bancshares Corporation and IBC Subsidiary Corporation, both of Laredo, Texas, to acquire International Bank of Commerce, Oklahoma City, Oklahoma (in organization).	Newspaper: Federal Register:	Not available 11/29/2016

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 29, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXAS BRAND BANCSHARES, INC.	CIC	Notice by Edward B. Tomlinson, II, Rowlett, Texas, individually and as a Voting Person under a Voting Agreement dated November 1, 2013 (the "Voting Agreement", Charles S. Leis, Eagle, Idaho, individually and as a Voting Person under the Voting Agreement, and the following parties to the Voting Agreement, which constitutes a group of persons acting in concert: Sherry Wortham, Wills Point, Texas, Linda Tomlinson Mitchell, Gun Barrel City, Texas, Jeffrey S. Moore, Lisle, Illinois, Jeffrey Soulier, Kihei, Hawaii, Edward B. Tomlinson, II, Rowlett, Texas, Brad Wagenaar, Honolulu, Hawaii, Charles S. Leis, Eagle, Idaho, Stanley B. Leis, Eagle, Idaho, Stephen T. Leis, Kihei, Hawaii, James F. Bowen, Rowlett, Texas, H. Grady Chandler, Garland, Texas, Daniel R. Goodfellow, Wenatchee, Washington, J. Stephen Goodfellow, Wenatchee, Washington, The Revocable Trust of Dorvin D. Leis, Kahului, Hawaii (Edward B. Tomlinson, II, Charles S. Leis, and Stephen T. Leis as co-trustees), Samuel S. Aguirre Revocable Living Trust, Alen, Hawaii (Samuel S. Aguirre as trustee), Paul R. Botts Revocable Living Trust, Kailua, Hawaii (Paul R. Botts and Cheryl A. Botts as co-trustees), the Goodfellow Main Trust fbo Chad S. Goodfellow, Wenatchee, Washington (Chad S. Goodfellow as trustee), the Goodfellow Main Trust fbo Chelsea D. Goodfellow, Wenatchee, Washington (Chad S. Goodfellow as trustee), the Harvey C. King 1992 Revocable Living Trust, Kailua, Hawaii (Harvey C. King as trustee), the Roger MacArthur Revocable Living Trust, Wailuku, Hawaii (Roger MacArthur and Helen MacArthur as co-trustees), the William W. Wilmore Revocable Living Trust, Kahului, Hawaii (William W. Wilmore and Barbara K. Wilmore as co-trustees); to collectively control and retain 25 percent or more of the shares of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper:	09/12/2016
			Federal Register:	11/04/2016

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 29, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANCORP	* 3A3 * 18C	AltaPacific Bancorp, Santa Rosa, California, to acquire Commerce Bank of Temecula Valley, Murrieta, California, and merge it with & into AltaPacific Bank, Santa Rosa, California.	Newspaper: Federal Register:	Not available 11/25/2016
CATHAY GENERAL BANCORP	* 3A3 * 3A5	1) Cathay General Bancorp to acquire SinoPac Bancorp and its subsidiary bank, Far East National Bank, and 2) Immediately following the acquisition, SinoPac Bancorp will merge with and into Cathay General Bancorp, all of Los Angeles, California.	Newspaper: Federal Register:	Not available 11/02/2016
GREEN DOT BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain deposit liabilities from Sunrise Banks, National Association, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
NEIGHBORHOOD BANCORP	CIC	Change in Bank Control Notice by Stephen S. Taylor, Jr., Los Angeles, California, to acquire 10 percent or more of the voting shares of Neighborhood Bancorp, National City, California, and thereby indirectly acquire control of Neighborhood National Bank, San Diego, California.	Newspaper: Federal Register:	10/18/2016 10/31/2016
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

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.

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- 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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act