
Federal Reserve Release



H.2

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

No. 52

Week Ending December 24, 2016

Forms

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Approved, December 19, 2016

Regulations and Policies

Liquidity Coverage Ratio (LCR) -- final rule to implement public disclosure requirements for depository institution holding companies and nonbank financial companies subject to the LCR requirements, and extension of compliance period for companies newly subject to the modified LCR rule.

- Approved, December 18, 2016

Rules Regarding Availability of Information -- interim final rules with requests for comment by the Board and the Federal Open Market Committee to amend their regulations for processing requests under the Freedom of Information Act to reflect provisions of the FOIA Improvement Act of 2016.

- Announced, December 23, 2016

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the Federal Reserve Banks for 2017, and associated reappointments of directors.

- Approved, December 7, 2016

(A/C)

Enforcement

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain; and BBVA Securities, Inc., New York, New York -- issuance of a consent order of assessment of a civil money penalty.

- Approved, December 19, 2016

Enforcement

Cole Taylor Bank, Chicago, Illinois -- cease-and-desist order dated June 26, 2014, terminated December 1, 2016.

- Announced, December 22, 2016

Regions Bank, Birmingham, Alabama -- issuance of a notice of prohibition against Richard Henderson and Philip Cooper, former institution-affiliated parties of Regions Bank.

- Approved, December 19, 2016

Rock Bancshares, Inc., Little Rock, Arkansas, and Heartland Bank -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, December 20, 2016

H.2 Actions under delegated authority

December 18, 2016 to December 24, 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

Richmond

Essex Bank, Richmond, Virginia -- to establish a branch at 21437 Timberlake Road, Lynchburg.

- Approved, December 23, 2016

St. Louis

First Financial Bank, El Dorado, Arkansas -- to establish a branch at 12921 Cantrell Road, Little Rock.

- Approved, December 21, 2016

Secretary

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 6309 South Claiborne Avenue, New Orleans.

- Approved, December 19, 2016

Bank Holding Companies

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Approved, December 19, 2016

Bank Holding Companies

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- to acquire via merger Birmingham Bloomfield Bancshares, Inc., Birmingham, and thereby indirectly acquire Bank of Birmingham.

- Approved, December 19, 2016

Dallas

BankCap Equity Fund, LLC, Dallas, Texas; BankCap Partners GP, L.P.; and BankCap Partners Fund I, L.P. -- to acquire shares of Silvergate Capital Corporation, La Jolla, California, the parent company of Silvergate Bank.

- Approved, December 19, 2016

General Counsel

Carolina Financial Corporation, Charleston, South Carolina -- waiver of application to acquire Greer Bancshares Incorporated, Greer, in connection with the merger of Greer State Bank with and into CresCom Bank, Charleston.

- Granted, December 16, 2016

(A/C)

General Counsel

CenterState Banks, Inc., Winter Haven, Florida -- waiver of application to acquire Platinum Bank Holding Company, Brandon, in connection with the merger of Platinum Bank with and into CenterState Bank of Florida, N.A., Winter Haven.

- Granted, December 21, 2016

St. Louis

Central Bank, Little Rock, Arkansas, and Central Acquisition Sub, Inc. (Acquisition Sub) -- to become bank holding companies through the merger of Acquisition Sub with Pinnacle Bancshares, Inc., Rogers; simultaneous with the bank holding company merger, Pinnacle Bank will merge with and into Central Bank.

- Approved, December 20, 2016

Bank Holding Companies

Kansas City

Equity Bancshares, Inc., Wichita, Kansas -- to acquire Prairie State Bancshares, Inc., Hoxie, and for Prairie State's subsidiary, State Bank, to merge with and into Equity Bank, Andover, and thereby establish a branch.

- Approved, December 20, 2016

Minneapolis

Farmers State Financial Corp., Victor, Montana -- to engage de novo in lending activities.

- Approved, December 21, 2016

General Counsel

First Belleville Bancshares, Inc., Abilene, Kansas -- waiver of application to acquire Palco Bankshares, Inc., Plainville, in connection with the merger of Palco Bankshares' subsidiary, Midwest Community Bank, with and into Astra Bank, Scandia.

- Granted, December 20, 2016

Director, BS&R

First Citizens BancShares, Inc., Raleigh, North Carolina, et al. -- relief from certain commitments.

- Granted, December 19, 2016

Kansas City

Grand Capital Corporation, Tulsa, Oklahoma -- to engage in extending credit and servicing loans.

- Approved, December 19, 2016

Bank Holding Companies

General Counsel

The Little Bank, SSB, Kinston, North Carolina -- waiver of application to acquire Union Banc Corp, Oxford, in connection with the merger of Union Bank & Trust Company into Little Bank.

- Granted, December 21, 2016

Chicago

West Town Bancorp, Inc., Raleigh, North Carolina -- to acquire shares of Windsor Advantage, LLC, Indianapolis, Indiana, and thereby engage in extending credit and servicing loans.

- Approved, December 19, 2016

Bank Premises

Cleveland

Heartland Bank, Gahanna, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, December 19, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

EJF Capital LLC, Arlington, Virginia, et al. -- relief from certain commitments.

- Granted, December 20, 2016

Director, BS&R

EJF Capital LLC, Arlington, Virginia, et al. -- relief from certain commitments.

- Granted, December 22, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

LAF-GW Investments, LLC, Little Rock, Arkansas; LAF Brothers Properties, LLC; and JSJ Properties, LLC, Farmington, Missouri; et al. -- relief from certain commitments.

- Granted, December 21, 2016

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, December 21, 2016

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, December 22, 2016

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, December 23, 2016

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, December 21, 2016

Change in Bank Control

Kansas City

Midwest Banco Corporation, Cozad, Nebraska -- change in bank control of Midwest Banco Corporation and its subsidiary, First Bank and Trust Company, Cozad.

- Permitted, December 22, 2016

Extensions of Time

Richmond

Bank of America, National Association, Charlotte, North Carolina -- extension to December 22, 2017, to establish a new foreign bank subsidiary, Bank of America (China) Limited, Shanghai, China.

- Granted, December 20, 2016

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to dispose of certain real estate assets.

- Granted, December 20, 2016

Richmond

John Marshall Bancorp, Inc., Reston, Virginia -- extension to March 19, 2017, to become a bank holding company through the acquisition of John Marshall Bank, Reston.

- Granted, December 19, 2016

Secretary

Physical Commodities Activities -- extension to February 20, 2017, of the comment period on the proposed rule to strengthen requirements and limitations on the physical commodity activities of financial holding companies.

- Approved, December 20, 2016

Membership

Kansas City

First National Bank in Hominy (to be known as First Bank in Hominy), Hominy, Oklahoma -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, December 22, 2016

Richmond

WashingtonFirst Bank, Reston, Virginia -- to become a member of the Federal Reserve System.

- Approved, December 19, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	PWI	State Street Bank and Trust Company, Boston, Massachusetts seeks prior approval for a public welfare investment of up to \$10 million in The Enterprise Multifamily Opportunity Fund II, LLC pursuant to section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 December 24, 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 2460 Grand Concourse, Borough of Bronx, Bronx, New York.	Newspaper: Federal Register:	01/05/2017 Not applicable
ORANGE BANK & TRUST COMPANY	* Branch	Orange Bank & Trust Company, New York, to establish a branch office to be located at 510 South Columbus Avenue, Mount Vernon, New York.	Newspaper: Federal Register:	12/23/2016 Not applicable
PCSB FINANCIAL CORPORATION	* 3A1	PCSB Financial Corporation, Yorktown Heights, New York, to become a bank holding company by acquiring 100 percent of the voting shares of PCSB Bank, Brewster, New York, pursuant to Section 3(a)(1) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 01/19/2017

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAFAYETTE AMBASSADOR BANK	* Branch	Lafayette Ambassador Bank, Bethlehem, PA to establish a full service branch facility to be loactaed at 1928 Hamilton Street, Allentown, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

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 December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS COMMERCE BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by the Versailles Capital Group ("VCG"), consisting of Jeffrey D. Ball, Amber K. Ball, Raymond S. Haga, Amy S. Haga, David R. Brown, David A. Brown, Leah R. Brown, Timothy J. Cambron and his Irrevocable Trust and Revocable Living Trust 2, Anna M. Cambron and her Irrevocable Trust and Revocable Living Trust 2, Carly A. Cambron, Lauren M. Cambron, Seth J. Cambron, Ruggles Sign Company, Conny D. Goodin, Cheryl J. Goodin, John L. Goodin, Allyson J. Goodin, Trent L. Goodin, Carol A. Goodin, Jack A. Kain, Denis G. King, Myra D. King, Brian J. King, David T. Meyers, Michelle S. Oxley, Marion K. Reed, Brenda A. Reed, William R. Shanks, Margaret W. Shanks, Elizabeth A. Blevins, Willard M. Wickstrom, Barry S. Settles, Brian S. Settles, Lindsay Settles, Frank E. Stark, and Marsha S. Stark, to gain control of 25% or more of the outstanding shares of Citizens Commerce Bancshares, Inc., Versailles, KY, thereby indirectly controlling Citizens Commerce National Bank, Versailles, KY.	Newspaper: 12/21/2016 Federal Register: 12/19/2016

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACCESS NATIONAL CORPORATION	* 3A5 4c8	Access National Corporation, Reston, Virginia, to acquire 100% of the voting securities of Middleburg Financial Corporation, Middleburg, Virginia, and thereby indirectly acquire Middleburg Bank, Middleburg, Virginia. Additionally, Access National Corporation, Reston, Virginia, requests approval to engage in trust activities through the acquisition of Middleburg Investment Group, Inc., Middleburg, Virginia, and Middleburg Trust Company, Richmond, Virginia.	Newspaper: Federal Register:	Not available 01/23/2017
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, requests approval to establish a branch at 3562 Electric Road, Roanoke, Virginia.	Newspaper: Federal Register:	01/03/2017 Not applicable
COMMUNITY CAPITAL BANK OF VIRGINIA	PWI	Community Capital Bank of Virginia, Christiansburg, Virginia, to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCSHARES, MHC	* MHC Formation * MHC Mid-Tier Formation	Applications by Community First Bancshares, MHC, to become a mutual savings and loan holding company, and Community First Bancshares, Inc., to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of Newton Federal Bank, all of Covington, Georgia.	Newspaper: Federal Register:	01/17/2017 01/18/2017
FIRST IC CORPORATION	* 3A1	First IC Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Intercontinental Bank, both of Doraville, Georgia.	Newspaper: Federal Register:	Not available 01/09/2017
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: Federal Register:	08/27/2015 Not available
ONE SOUTH FINANCIAL, INC.	CIC	After-the-fact change in control notice filed by (1) James A. Hammack; (2) Ann S. Hammack; (3) Margaret A. Hammack 1998 Trust, Anne S. Hammack, Trustee; (4) James A. Hammack, III Trust, Anne S. Hammack, Trustee; (5) Margaret Hammack, Anne S. Hammack, guardian; (6) Anne Singletary Hammack item IIIA 2 TR, all of Dalton, Georgia; and (7) James A. Hammack, III, Atlanta, Georgia; to retain 10 percent or more of the shares and thereby control of One South Financial, Inc., Blakely, Georgia, and its subsidiaries, Bank of Early, Blakely, Georgia, and One South Bank, Chipley, Florida.	Newspaper: Federal Register:	01/10/2017 01/09/2017
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
WB&T BANKSHARES, INC.	CIC	Prior change in control notice filed by Moi M. Monroe and Ida M. Monroe Trust (Moi M Monroe III, Waycross, Georgia, William Joseph Monroe, Jr., Savannah, Georgia, Hannah Hopkins Franklin, Knoxville, Tennessee, Synovus Bank, Columbus Georgia, trustees); Moi M. Monroe III, Cheryl B Monroe, Patricia M. Monroe, J E Stewart Jr, Edwina J Stewart, J E Stewart III, James E Stewart IV, John T Stewart, Joseph Cook Stewart, Amy Fletcher, Mary Stewart Weir, Sam G Stewart, Samuel Gaskin Stewart Jr., Caroline Devane Stewart, Deen J Stewart, Deen Jordan Stewart Jr., and Courtney Nicole Stewart, all of Waycross, Georgia; Ann M Hammond, Sara Stewart Cotton, Steven Collins Cotton, Jr., and Claire Morgan Cotton, all of Atlanta, Georgia; Martha M Veon, Muskatine, Iowa; Ellen Monroe Colberg, Mount Holly, North Carolina; Emily Monroe Pridgen, Rincon, Georgia; The William & Elizabeth Hickam Living Trust (William Hickam and Elizabeth Hickam, trustees, both of Centennial, Colorado); Elizabeth Monroe Grantham, Nicholls, Georgia; Mr. and Mrs. David Bolton, Snellville, Georgia; Walter Hopkins and Carolyn Hopkins, both of Amelia Island, Florida; Mary Hopkins Bailey, Knoxville, Tennessee; William Joseph Monroe, Jr., Ivy S Monroe, Caroline Jordan Monroe, and William Joseph Monroe, III, all of Savannah, Georgia; Mary Helen Monroe, Fernandina Beach, Florida; and Patricia Monroe Fievet, High Point, North Carolina; to acquire as a group 10 percent or more of the shares via a new stock purchase of WB&T Bankshares, Inc., Waycross, Georgia. WB&T Bankshares, Inc. owns 100% of Waycross Bank & Trust in Waycross, Georgia, Guardian Bank in Valdosta, Georgia, and South Coast Bank & Trust in Brunswick, Georgia.	Newspaper:	Not available
			Federal Register:	12/19/2016

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 09/26/2016
FARMERS & MERCHANTS BANCORP	CIC	Notice by Mike Weis and Valerie Weis, Norwalk, Iowa, individually and as controlling shareholders of Interstate Enterprises, Ltd. a wholly-owned subsidiary of Interstate 35 Telephone Company, Truro, Iowa, and as a group acting in concert with: Paul Cain, Van Meter, Iowa; Kelly Cain, Van Meter, Iowa; David Cain, Van Meter, Iowa; Meghan E. Cain, Van Meter, Iowa; Stephen Cain, Winterset, Iowa; Marvin A. Eivins, Winterset, Iowa; Lillian K. Eivins, Winterset, Iowa; Susan Eivins Brakhane, Winterset, Iowa; James W. Mease, Winterset, Iowa; Sue A. Mease, Winterset, Iowa; Justin J. Mease, Ankeny, Iowa; April S. Schaefer, Cedar Rapids, Iowa; Shane K. Pashek, Winterset, Iowa; Ann Pashek, Winterset, Iowa; Taylor E. Pashek, Winterset, Iowa; Hunter K. Pashek, Winterset, Iowa; Ellie L. Pashek, Winterset, Iowa; Connor J. Pashek, Winterset, Iowa; S. James Smith, Winterset, Iowa; Linda J. Smith, Earlham, Iowa; Kari L. Brett, Altoona, Iowa; Ellen D. Wade, Beacon, New York; M. Randall Townsend, Winterset, Iowa; Kimberly A. Townsend, Winterset, Iowa; Megan A. Townsend, Winterset, Iowa; David E. Trask, Winterset, Iowa; Judith A. Trask, Winterset, Iowa; Kristin Elizabeth Weis, Winterset, Iowa, to acquire control of more than 25 percent of the voting shares of Farmers and Merchants Bancorp, Winterset, Iowa, and thereby indirectly control Farmers & Merchants State Bank, Winterset, Iowa.	Newspaper: Federal Register:	Not available 12/09/2016

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANCORP	CIC	Notice by James W. Mease, Winterset, Iowa; James W. Mease Profit Sharing & 401(k), Winterset, Iowa; Justin Mease, Ankeny, Iowa; Sue A. Mease, Winterset, Iowa; Jane M. Reed Revocable Trust, Jane M. Reed Trustee, Winterset, Iowa; John B. Reed Revocable Trust, John B. Reed Trustee, Winterset, Iowa; April Schaefer, Cedar Rapids, Iowa; David Trask, Winterset, Iowa; Judith Trask, Winterset, Iowa; Mary Reed Alles, Chillicothe, Missouri; Fred H. Reed, Johnston, Iowa; Honor Joel Sears, Spokane, Washington, as a group acting in concert, to acquire control of more than 10 percent of the voting shares of Farmers and Merchants Bancorp, Winterset, Iowa, and thereby indirectly control Farmers & Merchants State Bank, Winterset, Iowa.	Newspaper: Federal Register:	Not available 01/11/2017
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, individually and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa, together with Sherri A. Becker, Kansas City, Missouri, Linda Deaktor, Chatsworth, California, Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska, Erik Leibsohn, Paradise Vally, Arizona, Steve Leibsohn, Scottsdale, Arizona, and Matthew Rose, Phoenix, Arizona, as a group acting in concert to retain voting control of 68.97 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available 01/10/2017
STRATFORD BANCSHARES, INC.	* 3A5	Stratford Bancshares Inc., Stratford, Wisconsin, to acquire by merger all of the issued and outstanding capital stock of Spencer Bancorporation, Inc., Spencer, Wisconsin, and subsequently merge Stratford State Bank, Stratford, Wisconsin with and into Heritage Bank, Spencer, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2017
VILLAGE BANK & TRUST	* Branch	Village Bank and Trust, Arlington Heights, to establish a branch at 1635 Algonquin Road, Rolling Meadows, Illinois.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANADA BANCSHARES, INC	* 3A1	Canada Bancshares, Inc., England, Arkansas, to become a bank holding company by acquiring 100 percent of Bank of England, England, Arkansas.	Newspaper: Federal Register:	Not available 01/19/2017
MHBC INVESTMENTS LIMITED PARTNERSHIP I LLLP	* 3A3	MHBC Investments Limited Partnership I, LLLP, England, Arkansas, to acquire 63.77 percent of Canada Bancshares, Inc., England, Arkansas, and thereby indirectly retain control of Bank of England, England, Arkansas.	Newspaper: Federal Register:	Not available 01/19/2017
PIGGOTT STATE BANK	* Branch	Piggott State Bank, Piggott, Arkansas, to establish a branch facility to be located at 400 N. Main Street, Rector, Arkansas.	Newspaper: Federal Register:	Not available Not applicable
RELIABLE COMMUNITY BANCSHARES, INC.	* 3A3 * 3A1	Reliable Community Bancshares, Inc., Perryville, Missouri, to acquire 100 percent of to acquire 100 percent of Mid America Banking Corporation, Rolla, Missouri, and thereby indirectly acquire Mid America Bank & Trust Company, Dixon, Missouri. Also, a companion filing for MAB Acquisition Corp., Perryville, Missouri, to become a bank holding company by acquiring 100 percent of Mid America Banking Corporation, Rolla, Missouri, and thereby indirectly acquire Mid America Bank & Trust Company, Dixon, Missouri.	Newspaper: Federal Register:	01/19/2017 01/23/2017

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
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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 December 24, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE BANCSHARES GROUP, INC.	CIC	The Jane Salland Trust dated December 16, 2015, Jane Salland and Andrea Falconieri, trustees, and Andrea Falconieri, individually, all of Denver, Colorado, to acquire voting shares of Heritage Bancshares Group, Inc., Spicer, Minnesota (HBGI), and thereby join the Geiger family shareholder group, which controls 25% or more of HBGI and thus indirectly controls Heritage Bank, National Association, Spicer, Minnesota.	Newspaper:	Not available
			Federal Register:	01/10/2017

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.

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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

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE BANCSHARES, INC.	* 3A5	Farmers State Bancshares, Inc., Dodge, Nebraska, to merge with Farmers State Bancshares II, Inc., Spencer, Nebraska, parent of Farmers State Bank, Spencer, Nebraska.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL BANK IN HOMINY	Member	First National Bank in Hominy, Hominy, Oklahoma (to be renamed First Bank in Hominy), to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
OSBORNE INVESTMENTS, INC	CIC	Steven L. Bihlmaier, Osborne, Kansas, and Douglas D. Bihlmaier, Dairen, Connecticut, Osborne, Kansas, to acquire control of Osborne Investments, Inc., parent of The Farmers Bank of Osborne, both of Osborne, Kansas through the acquisition of voting shares and for approval as a member of the Bihlmaier Family Group. In addition, Cheryl A. Bihlmaier, Osborne, Kansas, as a member of the Bihlmaier Family Group, to retain shares of Osborne Investments, Inc., parent of The Farmers Bank of Osborne, both of Osborne, Kansas.	Newspaper: Federal Register:	Not available 01/03/2017

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.

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

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- 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

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COOPER LAKE FINANCIAL CORPORATION	CIC	Notice by Atticus Franklin Miller, individually, Reno, Texas, and as the Executor of the Frank H. Miller Estate, to acquire, retain, and control 25 percent or more of Cooper Lake Financial Corporation, Cooper, Texas, and therefore, indirectly, The First National Bank in Cooper, Cooper, Texas.	Newspaper: Federal Register:	01/11/2017 01/09/2017
T ACQUISITION, INC.	* 3A1	Application by T Acquisition, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of T Bancshares, Inc., and therefore indirectly, T Bank, National Association, both of Dallas, Texas.	Newspaper: Federal Register:	01/15/2017 01/17/2017
TEXAS REGIONAL BANK	* 18C * Branch	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger The Blanco National Bank, Blanco, Texas, and to establish the three locations of the acquired institution as branches of Texas Regional Bank.	Newspaper: Federal Register:	Not available Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Inc., Harlingen, Texas, to acquire by merger Blanco National Holdings, Inc., Blanco, Texas, and therefore indirectly, to acquire The Blanco National Bank, Blanco, Texas.	Newspaper: Federal Register:	Not available 01/13/2017

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.

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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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 24, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 2164 Royal LN, Dallas, TX 75229. The bank will close the branch located at 3030 LBJ Freeway #1100, Dallas, TX 75234.	Newspaper: Federal Register:	Not available Not applicable
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch at 2625 Old Denton Road #574, Carrollton, Texas.	Newspaper: Federal Register:	Not available Not applicable
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.

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

* Subject to the provisions of the Community Reinvestment Act