
Federal Reserve Release



H.2

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

No. 17

Week Ending April 29, 2017

Bank Holding Companies

Community Bank System, Inc., DeWitt, New York -- to acquire Merchants Bancshares, Inc., South Burlington, Vermont, and thereby indirectly acquire Merchants Bank.

- Approved, April 25, 2017

Simmons First National Corporation, Pine Bluff, Arkansas -- to merge with Hardeman County Investment Company, Inc., Jackson, Tennessee, and thereby indirectly acquire First South Bank.

- Approved, April 26, 2017

Supervision and Regulation

Wells Fargo & Company, San Francisco, California -- joint determination by the Board and the Federal Deposit Insurance Corporation that Wells Fargo & Company has adequately remedied the deficiencies in its 2015 resolution plan and therefore will no longer be subject to restrictions on its growth, activities, and operations that were imposed last year.

- Approved, April 24, 2017

Enforcement

Credit Agricole S.A., Paris, France -- remedial plan submitted by Credit Agricole, S.A. and its subsidiaries, including Credit Agricole Corporate and Investment Bank, Paris, as required under the Board's 2015 enforcement action.

- Approved, April 24, 2017

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

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 51 Luther Forest Boulevard, Town of Malta.

- Approved, April 26, 2017

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 12607 Blanco Road, San Antonio.

- Approved, April 27, 2017

Secretary

Iberiabank, Lafayette, Louisiana -- to establish a branch at 11 Greenway Plaza, Houston, Texas.

- Approved, April 28, 2017

Kansas City

Platte Valley Bank, Torrington, Wyoming -- to establish a branch at 5721 East 2nd Street, Casper.

- Approved, April 28, 2017

Bank Holding Companies

San Francisco

Community Bancorp of Santa Maria, Santa Maria, California -- to become a bank holding company by acquiring Community Bank of Santa Maria, Santa Maria.

- Approved, April 28, 2017

Bank Holding Companies

San Francisco

Feather River Bancorp, Inc., Dover, Delaware -- to become a bank holding company by acquiring Bank of Feather River, Yuba City, California.

- Approved, April 28, 2017

Chicago

First Busey Corporation, Champaign, Illinois -- to acquire via merger First Community Financial Partners, Inc., Joliet, and thereby indirectly acquire First Community Financial Bank, Plainfield.

- Approved, April 26, 2017

Chicago

First Midwest Bancorp, Inc., Itasca, Illinois -- to retain Premier Asset Management, LLC, Chicago, and thereby engage in financial and investment advisory activities.

- Approved, April 26, 2017

General Counsel

HCBF Holding Company, Inc., Fort Pierce, Florida -- waiver of application to acquire Jefferson Bankshares, Inc., Oldsmar, in connection with the merger of their subsidiaries, Jefferson Bank of Florida with and into Harbor Community Bank, Fort Pierce.

- Granted, April 27, 2017

General Counsel

MutualFirst Financial, Inc., Muncie, Indiana -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, April 25, 2017

Bank Holding Companies

Boston

Narragansett Financial Corp, Swansea, Massachusetts -- for its indirect subsidiary, Plimoth Trust Company LLC, Plymouth, to purchase certain assets from and assume certain liabilities of Savings Institute Bank and Trust Company, Willimantic, Connecticut.

- Withdrawn, April 24, 2017

General Counsel

Summerfield Financial Services, LLC, Lincoln, Nebraska -- waiver of application to acquire Byron State, Inc., Byron, in connection with the merger of their subsidiaries, Byron State Bank with and into Western National Bank, Chester.

- Granted, April 24, 2017

Dallas

T Acquisition, Inc., Plano, Texas -- to become a bank holding company by acquiring T Bancshares, Inc., Dallas, and thereby indirectly acquiring T Bank, National Association.

- Approved, April 28, 2017

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to make an additional investment in bank premises.

- Approved, April 26, 2017

Change in Bank Control

St. Louis

Century Bancshares, Inc., Gainesville, Missouri -- to retain control of Century Bancshares, Inc., and its subsidiaries, Century Bank of the Ozarks, Gainesville, and Legacy Bank & Trust Company, Rogersville.

- Permitted, April 24, 2017

Savings and Loan Holding Companies

Cleveland

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

- Approved, April 28, 2017

Atlanta

Heritage NOLA Bancorp, Inc., Covington, Louisiana -- to become a savings and loan holding company by acquiring Heritage Bank of St. Tammany, Covington, in connection with the mutual-to-stock conversion of Heritage Bank of St. Tammany.

- Approved, April 25, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending April 29, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
KENNEBUNK SAVINGS BANCORP, MHC	* 3A1 * 3A3	Application by Kennebunk Savings Bancorp, MHC and Kennebunk Savings Bancorp, Inc., both of Kennebunk, Maine, to become a mutual bank holding company and a mid-tier stock bank holding company, respectively, by acquiring 100% of the outstanding capital stock of Kennebunk Savings Bank, Kennebunk, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the BHC Act of 1956, as amended, in connection with the conversion of Kennebunk Savings Bank from mutual to stock form.	Newspaper: Federal Register:	Not available 05/30/2017
NARRAGANSETT FINANCIAL CORP	4c8	Notice by Narragansett Financial Corp., Swansea, Massachusetts (Narragansett) pursuant to Section 4(c)(8) and Section 4(j) of the Bank Holding Company Act of 1956, as amended, and Section 225.24 of Regulation Y, for approval on a retroactive basis to retain an indirect 80% ownership interest in Plimoth Trust Company LLC, Plymouth, Massachusetts (Plimoth) which Narragansett acquired through a de novo formation in 2011. Additionally, Narragansett seeks prior approval to acquire indirectly through Plimoth certain assets from and assume certain liabilities of Savings Institute Bank and Trust Company, Willimantic, Connecticut.	Newspaper: Federal Register:	Not applicable 05/17/2017

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 April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 April 29, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
WALLKILL VALLEY BANCORP MHC	* MHC Formation * MHC Merger	Application for Wallkill Valley Bancorp MHC, Wallkill, New York, to become a federal mutual holding company, and Wallkill Valley Bancorp, Inc., Wallkill, New York, to become a savings and loan holding company, by acquiring 100% of Wallkill Valley Federal Savings and Loan Association, Wallkill, NY, following its conversion from a federal mutual savings and loan association to a federal stock savings association, and for the subsequent acquisition of Hometown Bancorp MHC and Hometown Bancorp, Inc., both of Walden, New York, and, indirectly, Hometown Bank of the Hudson Valley, Walden, New York, pursuant to section 10(e) of the Home Owners Loan Act.	Newspaper: Federal Register:	05/30/2017 05/26/2017
WOODLANDS FINANCIAL SERVICE COMPANY	CIC	Firetree, Ltd., Williamsport, Pennsylvania, individually and as part of a group acting in concert including Firetree, Ltd.; William Brown, Muncy, Pennsylvania; Donna Spitler, Wooster, Ohio; Thomas Spitler, Wooster, Ohio; and Perter Went, Jersey City, New Jersey, has applied to the Federal Reserve Board for permission to retain voting shares of Woodlands Financial Services Company, Williamsport, Pennsylvania, and thereby retain shares of Woodlands Bank, Williamsport, Pennsylvania.	Newspaper: Federal Register:	05/16/2017 05/18/2017

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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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 April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SHORE UNITED BANK	* Branch	Shore United Bank, Easton, Maryland, to establish a branch at 25306 Lankford Highway, Onley, Virginia.	Newspaper:	05/10/2017
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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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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 April 29, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at the northwest corner of Nance Road and Highway 72, Madison, Alabama.	Newspaper: 04/29/2017 Federal Register: Not applicable	
FLAGLER BANK	* Branch	Flagler Bank, West Palm Beach, Florida, to establish a branch located at 606 North Olive Avenue, West Palm Beach, Florida.	Newspaper: 05/04/2017 Federal Register: Not applicable	
INVESTAR HOLDING CORPORATION	* 3A5	Investar Holding Corporation, Baton Rouge, Louisiana, to merge with Citizens Bancshares, Inc., and thereby acquire its subsidiary, Citizen's Bank, both of Ville Platte, Louisiana.	Newspaper: 05/13/2017 Federal Register: 05/18/2017	
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: 08/27/2015 Federal Register: Not available	
PIEDMONT BANCORP, INC.	* 3A5	Piedmont Bancorp, Inc., Norcross, Georgia, to merge with Mountain Valley Bancshares, Inc., and thereby acquire its subsidiary, Mountain Valley Community Bank, both of Cleveland, Georgia.	Newspaper: Not available Federal Register: Not available	

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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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 April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, Cedar Rapids, Iowa, individually and as a member of a group acting in concert consisting of: Dianne Becker, Cedar Rapids, Iowa; Maya Becker, Cedar Rapids, Iowa; Robert David Becker, in his individual capacity and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa; The Harold M. Becker Irrevocable Children's Trust; Sherri A. Becker, Kansas City, Missouri; Linda Deaktor, Chatsworth, California; Alan Josephson, Omaha, Nebraska; Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska; the Deborah B. Josephson Revocable Trust; Lawrence B. Josephson, as trustee for the Lawrence B. Josephson Revocable Trust, Omaha, Nebraska; the Lawrence B. Josephson Revocable Trust; Melissa Josephson, Omaha, Nebraska; Eric Leibsohn, Paradise Valley, Arizona; Steven Leibsohn, Scottsdale, Arizona; Matthew Rose, Phoenix, Arizona; Thomas J. Rose, as trustee of The Rose Family Trust under the Anne D. Rose Revocable Trust, Phoenix, Arizona; and The Rose Family Trust under the Anne D. Rose Revocable Trust, to retain voting control above 25 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper:	Not available
			Federal Register:	05/03/2017
MILFORD BANCORPORATION	CIC	Notice by James P. Cravens Stock Trust, James P. Cravens Trustee, Sanborn, Iowa, individually and as a group acting in concert the Cravens Family Control group consisting of James P Cravens Stock Trust, James P Cravens Trustee, Sanborn, Iowa, Marilyn Lee Cravens Stock Trust, Marilyn Lee Cravens Trustee, Sanborn, Iowa, Emilie G Cravens, Manhattan, Kansas, Catherine J Cravens, Arlington, Virginia, and Margaret Burr Porter, Godfrey, Illinois, to acquire and retain control of Milford Bancorporation, Milford, Iowa, and thereby indirectly control United Community Bank, Milford, Iowa	Newspaper:	05/03/2017
			Federal Register:	05/16/2017

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SAN BANCORP.	CIC	Notice by James P Cravens Stock Trust, James P Cravens Trustee, Sanborn, Iowa, and Marilyn Lee Cravens Stock Trust, Marilyn Lee Cravens Trustee, Sanborn, Iowa, as individuals and as a group acting in concert the Cravens Family Control group consisting of James P Cravens Stock Trust, James P Cravens Trustee, Sanborn, Iowa, Marilyn Lee Cravens Stock Trust, Marilyn Lee Cravens Trustee, Sanborn, Iowa, Emilie G Cravens, Manhattan, Kansas, and Catherine J Cravens, Arlington, Virginia, to control 25 percent or more of San Bancorp, Sanborn, Iowa, and thereby indirectly control Sanborn Savings Bank, Sanborn, Iowa.	Newspaper:	05/03/2017
			Federal Register:	05/11/2017
WEST TOWN BANCORP, INC.	* 3A3	West Town Bancorp, Inc., Raleigh, North Carolina, to acquire 100 percent of the outstanding shares of Sound Banking Company, Morehead City, North Carolina pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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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 April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch	First Financial Bank, El Dorado, Arkansas, to establish a branch at 1501 N. University, Suite 150 in Little Rock, Arkansas.	Newspaper:	05/05/2017
			Federal Register:	Not applicable
HOME BANCSHARES, INC.	* 3A3 * 18C * Branch	Home BancShares, Inc., Conway, Arkansas, to acquire 100 percent of the voting shares of Stonegate Bank, Pompano Beach, Florida. Also Centennial Bank, Conway, Arkansas, to merge with Stonegate Bank, Pompano Beach, Florida, and to retain the acquired facilities as branch offices.	Newspaper:	05/25/2017
			Federal Register:	05/30/2017

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
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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 April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL CORPORATION	* 3A3	First Financial Corporation, Arthur, North Dakota, to acquire 100 percent of First State Bank of Warner, Warner, South Dakota.	Newspaper:	Not available
			Federal Register:	05/22/2017
FRANKSON INVESTMENT CORPORATION	CIC	Change in Control Notice by James Richard Sankovitz, Chaska, Minnesota, individually and as trustee of the Irrevocable Trust Agreement for the Benefit of Katherine M. Buland ("Buland Trust") to acquire 10 percent or more of the shares of Frankson Investment Corporation, Waseca, Minnesota ("Frankson"), and thereby indirectly gain control of The First National Bank of Waseca, Waseca, Minnesota ("Bank"). In addition the Buland Trust (trustees James Sankovitz, Thomas Sankovitz, and Ann Gaytko), Waseca, Minnesota, and Bernard Gaytko, Waseca, Minnesota, to acquire/retain shares of Frankson and thereby join the Sankovitz family shareholder group, which controls Frankson and thus indirectly controls Bank.	Newspaper:	Not available
			Federal Register:	05/09/2017

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending April 29, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE BANK, THE	* Branch Premises	The Farmers State Bank, Quinton, Oklahoma, to establish a de novo branch at 520 South Main Street, Eufaula, Oklahoma, to increase its investment in bank premises in the amount of \$750,000.	Newspaper:	05/05/2017
			Federal Register:	Not applicable
GOLDEN PLAINS BANKSHARE INC.	CIC	The Lloyd K. Culbertson Revocable Trust, Lloyd Culbertson, trustee; The Kent and Toni Culbertson Living Trust, L. Kent Culbertson, trustee and Antonia J. Culbertson, trustee and individually; all of Phillipsburg, Kansas, to acquire voting shares of Golden Plains Bankshares, Inc., Phillipsburg, Kansas (the Company), and thereby indirectly acquire First National Bank and Trust, Phillipsburg, Kansas. Additionally, The Katherine Culbertson Revocable Trust, Lloyd Culbertson, trustee; The Deanna F. Culbertson Revocable Trust and Deanna F. Culbertson, as trustee, both of Phillipsburg, Kansas; and The Shane Culbertson Living Trust, and Shane Culbertson, trustee, both of Olathe, Kansas, to retain voting shares of the Company and be approved as members of the Culbertson Family Group.	Newspaper:	05/09/2017
			Federal Register:	05/10/2017
KING BANCSHARES, INC.	CIC	The Deterding Irrevocable Trust, Wichita, Kansas (the DIT); Jane A. Deterding, Goddard, Kansas, as co-trustee of the DIT; Amy S. Keeny, Wichita, Kansas, as co-trustee of the DIT; Mark Keeny, as co-trustee of the Mark D. Keeny Revocable Trust (Restated) and the Amy S. Keeny Revocable (Restated), all of Wichita, Kansas; and the Jane A. Deterding Revocable Trust, Jane A. Deterding, trustee; to retain voting shares and thereby control of King Bancshares, Inc., Kingman, Kansas (the company). The company controls Citizens Bank of Kansas, Kingman, Kansas. Additionally, the Amy S. Keeny Revocable Trust (Restated) and the Mark D. Keeny Revocable Trust (Restated) to retain shares of the company as members of the Deterding Family Group which, acting in concert, controls the company.	Newspaper:	Not available
			Federal Register:	05/10/2017

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
139656	EQUITY BK, ANDOVER, KANSAS	11/28/2016	04/24/2017	S	Int Sm 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 April 29, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MNB VENTURES, INC.	CIC	Retroactive notice filed by Jose Quiroga and the MNB 2016 Stock Trust, Edinburg, Texas, to retain 25 percent or more of the shares of MNB Ventures, Inc., which controls Texas National Bank, both of Mercedes, Texas; and Jose Quiroga and the MNB 2016 Stock Trust to join the Ortega control group, which was previously cleared by the Federal Reserve Board under the Change in Bank Control Act on December 15, 2008, to control MNB Ventures, Inc.	Newspaper:	Not available
			Federal Register:	04/13/2017
WALLIS BANCSHARES, INC.	CIC	Notice by Asif M. Dakri and Faizel M. Dakri, both of Houston, Texas, each to own, control, or hold with the power to vote 25 percent or more of the voting securities and therefore to control Wallis Bancshares, Inc., Houston, Texas; Musa A. Dakri, Asif M. Dakri, Faizel M. Dakri, the Dakri Family 2012 GST Trust for Asif M. Dakri, and the Dakri Family 2012 GST Trust for Faizel M. Dakri, all of Houston Texas, as a group acting in concert (the Dakri Family Group), to own, control, or hold with the power to vote 25 percent or more and therefore control Wallis Bancshares, Inc., which controls Wallis State Bank, Wallis, Texas.	Newspaper:	05/10/2017
			Federal Register:	05/09/2017

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.

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 April 29, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, is requesting approval of a \$4.25MM public welfare investment in Hawaii Affordable Housing Fund I LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CALIFORNIA BANCORP	* 3A1	California BanCorp to become a bank holding company by acquiring 100 percent of the capital stock of California Bank of Commerce, both of Lafayette, California.	Newspaper:	05/17/2017
			Federal Register:	05/22/2017

* Subject to the provisions of the Community Reinvestment Act

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

NONE