
Federal Reserve Release



H.2

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

No. 28

Week Ending July 15, 2017

Testimony and Statements

Monetary Policy -- statement by Chair Yellen before the House Committee on Financial Services on July 12 and the Senate Committee on Banking, Housing, and Urban Affairs on July 13, 2017, on the semiannual monetary policy report to the Congress.

- Published, July 12, 2017

Bank Branches, Domestic

Regions Bank, Birmingham, Alabama -- to establish a total of 19 branches in Georgia, Indiana, Missouri, Tennessee, and Texas.

- Approved, July 14, 2017

Forms

Forms -- initial Board review to extend with revision the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (FR Y-11); Abbreviated Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (FR Y-11S); Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314); and Abbreviated Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314S).

- Proposed, July 10, 2017

Forms -- initial Board review to extend with revision the Consolidated Financial Statements for Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP), Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N), and Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b).

- Proposed, July 10, 2017

Regulations and Policies

Appraisal Requirements -- publication for comment of a proposed interagency rule to increase the dollar threshold at or below which appraisals are not required for commercial real estate transactions.

- Approved, July 14, 2017

Regulatory Flexibility Act and Small-Entity Compliance Guides -- (1) principles for a handbook on the act and the development of compliance guides and (2) related delegations to approve and publish the guides and submit required reports to Congress.

- Approved, July 14, 2017

Enforcement

BNP Paribas S.A., Paris, France; BNP Paribas USA, Inc., New York, New York; and BNP Paribas Securities Corp. -- issuance of a consent cease-and-desist order and assessment of a civil money penalty.

- Approved, June 26, 2017

(A/C)

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

Chemung Canal Trust Company, Elmira, New York -- to establish a branch at 3057 NYS Route 50, Wilton.

- Withdrawn, July 10, 2017

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 640 Taylor Street, Fort Worth.

- Withdrawn, July 12, 2017

Bank Holding Companies

Atlanta

Axiom Bancshares, Inc., Maitland, Florida -- to become a bank holding company on conversion of Axiom Bank, FSB, Maitland, from a federal savings bank to a national bank.

- Approved, July 14, 2017

Chicago

Bank First National Corporation, Manitowoc, Wisconsin -- to acquire via merger Waupaca Bancorporation, Inc., Waupaca, and thereby indirectly acquire First National Bank.

- Approved, July 14, 2017

Bank Holding Companies

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota -- to acquire shares of Security State Bank Holding Company, Fargo, and thereby indirectly acquire shares of Bank Forward, Hannaford.

- Approved, July 10, 2017

Chicago

First American Bankshares, Inc., Fort Atkinson, Wisconsin -- to acquire Commercial Bancshares, Inc., Whitewater, and thereby indirectly acquire Commercial Bank.

- Approved, July 12, 2017

New York

Gold Coast Bancorp, Inc., Islandia, New York -- to become a bank holding company by acquiring Gold Coast Bank, Islandia.

- Approved, July 13, 2017

Director, S&R

IBERIABANK Corporation, Lafayette, Louisiana; and IBERIABANK -- request to change their netting preference for certain intangible assets under Regulation Q.

- Granted, July 5, 2017

(A/C)

Chicago

Van Buren Bancorporation Employee Stock Ownership Plan, Keosauqua, Iowa -- to acquire additional shares of Van Buren Bancorporation, Keosauqua, and thereby indirectly acquire additional shares of First Iowa State Bank, Albia, and First Iowa State Bank, Keosauqua.

- Approved, July 14, 2017

Bank Mergers

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with First South Bank, Jackson, Tennessee, and to retain the acquired facilities as branches.

- Approved, July 12, 2017

Banks, State Member

Dallas

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

- Approved, July 13, 2017

Change in Bank Control

Atlanta

CCF Holding Company, Jonesboro, Georgia -- change in bank control of CCF Holding Company and its subsidiary, Heritage Bank, Jonesboro.

- Permitted, July 13, 2017

Kansas City

Enevoldsen Management Company, Potter, Nebraska -- to retain control of Enevoldsen Management Company and its subsidiary, The Potter State Bank of Potter, Potter.

- Permitted, July 14, 2017

Extensions of Time

Chicago

Ally Financial Inc., Detroit, Michigan -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 23, 2017

(A/C)

Extensions of Time

Chicago

BMO Financial Corp., Chicago, Illinois -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 16, 2017

(A/C)

St. Louis

Citizens Bank & Trust Company, Van Buren, Arkansas -- extension to September 29, 2017, to establish a branch at 8828 Highway 59 North, Cedarville.

- Granted, July 11, 2017

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas -- extension to August 31, 2017, to establish a branch at 55 Park Street, Wilson.

- Granted, July 12, 2017

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- extension to October 11, 2017, to acquire shares of Carter Bank & Trust, Martinsville, Virginia.

- Granted, July 10, 2017

Chicago

HSBC North America Holdings, Inc., New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 16, 2017

(A/C)

Extensions of Time

Chicago

Johnson Financial Group, Racine, Wisconsin -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 15, 2017

(A/C)

Chicago

Northern Trust Corporation, Chicago, Illinois -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 14, 2017

(A/C)

Chicago

Wintrust Financial Corporation, Rosemont, Illinois -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 15, 2017

(A/C)

International Operations

Director, S&R

Silicon Valley Bank, Santa Clara, California -- waiver of remainder of prior-notification period to establish branches in Frankfurt, Germany, and Toronto, Canada.

- Granted, July 14, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending July 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABINGTON BANK	* 18C * Branch	Abington Bank, Abington, Massachusetts (AB) to merge with Avon Co-operative Bank, Avon, Massachusetts with AB as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
BANCO SANTANDER, S.A.	* 3A3	Banco Santander, S.A., Madrid, Spain filed an application under Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, ("BHC Act") to retain 100 percent of the shares of Banco Popular Espanol, S.A., Madrid, Spain ("Popular"), and thereby, indirectly retain all of the shares of its sole U.S. banking subsidiary, TotalBank, Miami, Florida, a state-chartered bank that operates solely in Florida.	Newspaper: Federal Register:	Not available 07/12/2017
BERKSHIRE HILLS BANCORP, INC	* 3A3 * 3A5	Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts filed an application under sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, to acquire 100 percent of the shares of Commerce Bancshares Corporation and its wholly-owned subsidiary, Commerce Bank and Trust Company, both of Worcester, Massachusetts.	Newspaper: Federal Register:	Not available 08/07/2017
SI FINANCIAL GROUP INC	* 3A1	SI Financial Group, Inc. Willimantic, Connecticut to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended and through the termination of the saving and loan holding company election by its subsidiary savings bank, Savings Institute Bank and Trust Company, Willimantic, Connecticut, pursuant to Section 10(l) of the Home Owners Loan Act.	Newspaper: Federal Register:	08/04/2017 08/01/2017
SOUTH SHORE BANK	* 18C * 3A5 * Branch	South Shore Bank, South Weymouth, Massachusetts ("South Shore") to merge with Braintree Co-operative Bank, Braintree, Massachusetts ("Braintree"), with South Shore as the surviving entity; and South Shore Bancorp, MHC, South Weymouth, Massachusetts ("South Shore MHC"), to acquire Braintree Bancorp, MHC, Braintree, Massachusetts with South Shore MHC as the surviving entity and to operate Braintree's sole branch, including the main office, as branches of South Shore, pursuant to section 3(a)(5) of the Bank Holding Company Act of 1956, as amended and Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not available

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	Quarter

NONE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMUNG CANAL TRUST COMPANY	* Branch	Chemung Canal Trust Company, Elmira, New York, to establish a branch office to be located at 3057 Route 50, Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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	Quarter

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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- SN = Substantial noncompliance

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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	Quarter

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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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	Quarter

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending July 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP	* 3A5 * 18C * Branch	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of ASB Bancorp, Inc., Asheville, North Carolina, and thereby indirectly acquire Asheville Savings Bank, SSB, Asheville, North Carolina. In addition, First Bank, Troy, North Carolina, to merge with Asheville Savings Bank, SSB, Asheville, North Carolina.	Newspaper: Federal Register:	07/28/2017 07/24/2017
SOUTH STATE CORPORATION	* 3A5	South State Corporation, Columbia, South Carolina, to acquire 100% of the voting securities of Park Sterling Corporation, Charlotte, North Carolina, and thereby indirectly acquire Park Sterling Bank, Charlotte, North Carolina.	Newspaper: Federal Register:	Not available 08/10/2017
STATE BANCORP, INC.	CIC	David M. Thomas, Morgantown, West Virginia and the Brian F. Thomas Revocable Trust-2015 to retain 29.66% of State Bancorp, Inc., Bruceton Mills, West Virginia.	Newspaper: Federal Register:	Not available Not available

District: 5

Federal Reserve Bank of Richmond

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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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
711520	MINERS EXCH BK, COEBURN, VIRGINIA	02/13/2017	07/11/2017	S	Small Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending July 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST ALABAMA FINANCIAL GROUP, INC.	CIC	After-the-fact change in control notice filed by Angela G. Davis and Darcilla D. Richardson to retain voting shares of East Alabama Financial Group, Inc., Wedowee, Alabama, and to join the previously approved Davis Family control group.	Newspaper:	07/25/2017
			Federal Register:	07/24/2017
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 1605 Medical Center Parkway, Murfreesboro, Tennessee.	Newspaper:	Not available
			Federal Register:	Not applicable
FSB, LLC	* 3A1	FSB, LLC, Florence, Alabama, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Southern Bancshares, Inc., and its subsidiary, First Southern Bank, all of Florence, Alabama.	Newspaper:	Not available
			Federal Register:	08/11/2017
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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make two public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WB&T BANKSHARES, INC.	* 3A3	WB&T Bankshares, Inc., Waycross, Georgia, to acquire 100 percent of the outstanding shares of Pelham Banking Company, Pelham, Georgia.	Newspaper:	Not available
			Federal Register:	07/28/2017

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
876634	CAPITAL CITY BK, TALLAHASSEE, FLORIDA	11/28/2016	06/29/2017	S	Large Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FFBW, MHC	* MHC Formation * MHC Mid-Tier Formation	FFBW, MHC, to become a mutual savings and loan holding company; and FFBW, Inc., to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of First Federal Bank of Wisconsin, all of Brookfield, Wisconsin, in connection with the thrift's conversion from mutual to stock form.	Newspaper: Federal Register:	Not available 07/20/2017
QCR HOLDINGS, INC.	* 3A3 * 18C * Branch	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of the voting shares of Guaranty Bank and Trust Company, Cedar Rapids, Iowa. In addition, QCR Holdings, Inc.'s subsidiary bank, Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to merge with Guaranty Bank and Trust Company, Cedar Rapids, Iowa. As a result of the merger, Guaranty Bank and Trust Company offices will become branch of Cedar Rapids Bank and Trust Company.	Newspaper: Federal Register:	Not available Not available
SOUTHERN MICHIGAN BANCORP, INC.	CIC	Notice by Dean Calhoun and Sandy K. Calhoun, both of Coldwater, Michigan together with Nicole L. Calhoun, as custodian for two minor grandchildren, Valparaiso, Indiana, as a group acting in concert, to retain control of Southern Michigan Bancorp, Inc., and indirectly Southern Michigan Bank & Trust, both of Coldwater, Michigan.	Newspaper: Federal Register:	Not available Not available
WAUPACA BANCORPORATION, INC.	CIC	Notice by Scott Michael Rasmussen, as trustee under a 2017 Voting Agreement, Germantown, Wisconsin, to acquire control of 10 percent or more of the voting shares of Waupaca Bancorporation, Inc., and thereby indirectly acquire control of First National Bank, both of Waupaca, Wisconsin.	Newspaper: Federal Register:	Not available 07/24/2017

District: 7

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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- SN = Substantial noncompliance

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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	Quarter

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SIMMONS FIRST NATIONAL CORPORATION	* 3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire through merger Southwest Bancorp, Inc., Stillwater, Oklahoma, and thereby indirectly acquire Bank SNB, Stillwater, Oklahoma.	Newspaper:	08/18/2017
			Federal Register:	Not available

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
719656	CALLAWAY BK, FULTON, MISSOURI	04/17/2017	07/07/2017	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARTER BANK	Member	Charter Bank, Eau Claire, Wisconsin, seeks to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
CORNERSTONE HOLDING COMPANY, INC.	CIC	Change in Control Notice by Nancy J. Petersen, Bismarck, North Dakota, to individually retain control of 10% or more of the voting shares of Cornerstone Holding Company, Inc., Fargo, North Dakota, and thereby indirectly retain control of Cornerstone Bank, Fargo, North Dakota.	Newspaper: Federal Register:	07/23/2017 07/26/2017
MACKINAC NATIONAL BANCORP, INC.	* 3A1	Mackinac National Bancorp, Inc., Saint Ignace, Michigan, to become a bank holding company by acquiring 100 percent of First National Bank of Saint Ignace, Saint Ignace, Michigan.	Newspaper: Federal Register:	Not available Not available

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.

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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- S = Satisfactory
- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1387203	LIBERTY BK MN, SAINT CLOUD, MINNESOTA	03/20/2017	07/05/2017	O	Small Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
379171	BANKLIBERTY, LIBERTY, MISSOURI	04/10/2017	07/13/2017	S	Int Sm Bank
710176	FIRST MO BK, BROOKFIELD, MISSOURI	03/27/2017	06/29/2017	S	Small Bank
172158	FIRST NEODESHA BK, NEODESHA, KANSAS	03/27/2017	06/29/2017	S	Small Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	CIC	Alex O'Brien, Amarillo, Texas, to acquire voting shares of Bank of Commerce, McLean, Texas.	Newspaper: Federal Register:	Not available 08/02/2017
D2 ALLIANCES, LLC	* 3A1	Application by D2 Alliances, LLC, Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Grandview Bancshares, Inc., and therefore indirectly, Grandview Bank, both of Grandview, Texas.	Newspaper: Federal Register:	Not available 08/04/2017
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 640 Taylor Street, Fort Worth, Texas 76102.	Newspaper: Federal Register:	Not available Not applicable
MAPLE FINANCIAL HOLDING; INC.	* 3A1	Application by Maple Financial Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring The First National Bank of Edgewood, Edgewood, Texas.	Newspaper: Federal Register:	Not available 08/07/2017
SOUTHSIDE BANCSHARES, INCORPORATED	* 3A5	Application by Southside Bancshares, Inc., Tyler, Texas, to acquire by merger 100 percent of Diboll State Bancshares, Inc., and therefore indirectly, First Bank & Trust East Texas, both of Diboll, Texas.	Newspaper: Federal Register:	Not available Not available

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
3221468	VERITEX CMNTY BK, DALLAS, TEXAS	01/23/2017	07/27/2017	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRESIDIO BANK	* Branch	Presidio Bank, San Francisco, California to open a new branch at 1990 North California Boulevard, Suite 100, Walnut Creek, California.	Newspaper:	07/18/2017
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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	Quarter

NONE

* Subject to the provisions of the Community Reinvestment Act