
Federal Reserve Release



H.2

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

No. 29

Week Ending July 22, 2017

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation R (FR 4025).

- Approved, July 17, 2017

Forms -- initial Board review to extend without revision the Application for Exemption from Prohibited Service at Savings and Loan Holding Companies (FR LL-12).

- Proposed, July 17, 2017

Regulations and Policies

Covered-Fund Seeding Period -- delegation of authority to the Federal Reserve Banks to approve requests for extensions of time to conform certain "seeding" investments in hedge funds or private equity funds under the Volcker Rule, provided certain criteria are met.

- Approved, July 17, 2017

Minority Depository Institutions -- annual report to Congress on preserving minority depository institutions, in accordance with the Dodd-Frank Act.

- Approved, June 30, 2017

(A/C)

Prepaid Cards -- annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, July 3, 2017

(A/C)

Volcker Rule -- interagency coordination of reviews of the treatment of certain foreign funds under the Volcker Rule.

- Announced, July 21, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2313 South Rouse Street, Pittsburg, Kansas.

- Approved, July 19, 2017

Philadelphia

Asian Bank, Philadelphia, Pennsylvania -- to establish a branch at 6509 Castor Avenue, Philadelphia.

- Approved, July 18, 2017

Bank Holding Companies

San Francisco

CBB Bancorp, Inc., Dover, Delaware -- to become a bank holding company by acquiring Commonwealth Business Bank, Los Angeles, California.

- Approved, July 19, 2017

General Counsel

Community State Bancorporation, Spencer, Iowa -- waiver of application to acquire Little Sioux Bancshares, Inc., Sioux Rapids, in connection with the merger of their subsidiaries, First State Bank and Community Bank, Spencer.

- Granted, July 19, 2017

Bank Holding Companies

Richmond

Entegra Financial Corp., Franklin, North Carolina -- waiver of application to acquire Chattahoochee Bank of Georgia, Gainesville, Georgia, in connection with its merger with Entegra Bank, Franklin.

- Withdrawn, July 20, 2017

General Counsel

Starion Bancorporation, Bismarck, North Dakota -- request for an exemption to permit an individual to own shares in Starion Bancorporation.

- Granted, July 20, 2017

General Counsel

State Bank Financial Corporation, Atlanta, Georgia -- waiver of application to acquire AloStar Bank of Commerce (AloStar), Birmingham, Alabama, in connection with AloStar's merger with State Bank and Trust Company, Macon, Georgia.

- Granted, July 18, 2017

Banks, State Member

Director, S&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments (two requests).

- Approved, July 21, 2017

Change in Bank Control

Kansas City

Citizens Bancshares Co., Kansas City, Missouri -- change in bank control of Citizens Bancshares Co. and its subsidiary, Citizens Bank and Trust Company, Kansas City.

- Permitted, July 21, 2017

Change in Bank Control

Minneapolis

Starion Bancorporation, Bismarck, North Dakota -- to retain control of Starion Bancorporation and its subsidiary, Starion Bank, Bismarck.

- Permitted, July 21, 2017

Extensions of Time

Chicago

American Trust & Savings Bank, Dubuque, Iowa -- extension to November 22, 2017, to establish a branch at 7204 University Avenue, Windsor Heights.

- Granted, July 10, 2017

(A/C)

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to October 20, 2017, to acquire additional shares of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, July 19, 2017

Financial Holding Companies

Kansas City

The Osawatomie Agency, Inc., Osawatomie, Kansas -- election to become a financial holding company.

- Effective, July 21, 2017

Membership

Chicago

The National Bank of Waupun, Waupun, Wisconsin -- to retain membership in the Federal Reserve System following its conversion to a state-chartered bank, and to increase its investment in bank premises.

- Approved, July 20, 2017

Savings and Loan Holding Companies

Philadelphia

Ponce Bank Mutual Holding Company, Bronx, New York, and PDL Community Bancorp -- to become a mutual holding company and a savings and loan holding company, respectively, by acquiring Ponce De Leon Federal Bank following its conversion from a mutual savings bank to a stock savings bank, to be called Ponce Bank; and for PDL Community Bancorp to conduct a minority stock issuance.

- Approved, July 21, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending July 22, 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:	07/17/2017 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
SOUTH SHORE BANK	* 18C * 3A5 * Branch * 3A3	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 22, 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: Federal Register:	07/19/2017 Not applicable
CHINA MERCHANTS GROUP LIMITED	4c8	China Merchants Group Limited, Hong Kong Special Administrative Region, the People's Republic of China, to engage de novo in extending credit and servicing loans and the leasing of personal property through CIMC Leasing USA Inc., Oakbrook Terrace, Illinois, pursuant to Sections 225.28(b)(1) and 225.28(b)(3) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
PEAPACK-GLADSTONE BANK	* Branch	Peapack-Gladstone Bank, Gladstone, New Jersey, to establish a mobile branch to serve in all of Peapack-Gladstone Bank's assessment area, comprising of Essex, Hunterdon, Morris, Somerset, Union and Hudson and Hudson Counties and portions of Middlesex County, all of New Jersey.	Newspaper: Federal Register:	Not available Not applicable

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	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 22, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVERVIEW FINANCIAL CORPORATION	* 3A5	Riverview Financial Corporation, Harrisburg, PA, to acquire CBT Financial Corp., Clearfield, PA, and thereby indirectly acquire Clearfield Bank, Clearfield, PA.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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	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 22, 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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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 22, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELMARVA BANCSHARES, INC.	CIC	Basswood Capital Management, LLC, New York, New York; Basswood Opportunity Partners, LP, New York, New York; Basswood Opportunity Fund, Inc., New York, New York; Basswood Financial Fund, LP, New York, New York; Basswood Financial Fund, Inc., New York, New York; Basswood Financial Long Only Fund, LP, New York, New York; MGS Partners, LLC, New York, New York; and Bennett Lindenbaum and Matthew Lindenbaum, as Managing Members of Basswood Partners, LLC, and of Basswood Capital Management, LLC; all of New York, New York; to acquire more than 10% of Delmarva Bancshares, Inc., Cambridge, Maryland.	Newspaper: Federal Register:	Not available Not available
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, to individually retain a controlling shareholder position of State Bancorp, Inc., Bruceton Mills, West Virginia, and by the Brian F. Thomas Revocable Trust-2015, the Mary F. Thomas Trust, Staci Thomas, Morgantown, West Virginia, Sandra Thomas, Morgantown, West Virginia, and Kendall Thomas, Bruceton Mills, West Virginia, to join the previously approved Thomas family control group.	Newspaper: Federal Register:	Not available Not available
UNITED BANK	* 18C * Branch	United Bank, Fairfax, Virginia, has submitted an application to merge United Bank, Inc., Parkersburg, West Virginia with and into United Bank.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
933023	SHORE UNITED BK, EASTON, MARYLAND	02/27/2017	07/17/2017	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending July 22, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 1605 Medical Center Parkway, Murfreesboro, Tennessee.	Newspaper:	06/30/2017
			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:	08/18/2017
			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
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 702 St. Sebastian Way, Unit 130, Augusta, Georgia, to be known as the Augusta Branch.	Newspaper:	08/04/2017
			Federal Register:	Not applicable
UNITED COMMUNITY BANKS INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with Four Oaks Fincorp, Inc., and thereby directly acquire its subsidiary, Four Oaks Bank & Trust Company, both of Four Oaks, North Carolina.	Newspaper:	08/18/2017
			Federal Register:	08/21/2017
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:	07/31/2017
			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
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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 22, 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 08/16/2017
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:	07/31/2017 08/01/2017
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

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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 22, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OZARKS HERITAGE FINANCIAL GROUP, INC	* 3A3	Ozarks Heritage Financial Group, Inc., Gainesville, Missouri, and its top tier holding company Century Bancshares, Inc., Gainesville, Missouri, to acquire 100 percent of the voting shares of Financial Enterprises, Inc., Clinton, Missouri, and thereby indirectly acquire First National Bank of Clinton, Clinton, Missouri. Also Legacy Bank & Trust Company, Rogersville, Missouri, to merge with First National Bank of Clinton, Clinton, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* 18C		Federal Register:	Not available
	* Branch			
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:	08/16/2017
SIMMONS FIRST NATIONAL CORPORATION	* 3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire, through merger, First Texas BHC, Inc., Fort Worth, Texas; and thereby indirectly acquire Southwest Bank, Fort Worth, Texas.	Newspaper:	08/18/2017
			Federal Register:	08/16/2017

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
941541	PEOPLES BK OF ALTENBURG, ALTENBURG, MISSOURI	04/17/2017	07/19/2017	S	Small 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 22, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/14/2017
			Federal Register:	08/10/2017
ONE CORPORATION	CIC	Scott H. Soderberg, Eden Prairie, Minnesota, individually and as trustee of the Elizabeth Ann Soderberg Irrevocable Trust dated 12/20/12, New Richmond, Wisconsin, and Elizabeth A. Soderberg, Minnetonka, Minnesota, individually and as trustee of the Scott H. Soderberg Irrevocable Trust dated 12/20/12, New Richmond, Wisconsin, to acquire shares of One Corporation and thereby indirectly acquire control of First National Community Bank, both of New Richmond, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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153054	NORTHWESTERN BK, CHIPPEWA FALLS, WISCONSIN	02/13/2017	07/05/2017	O	Int Sm 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 22, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
3MV BANCORP, INC.	CIC	Notification submitted by Dr. Robert Troia; Dr. Carol Drake; Virginia Fusco; Carl J. Troia, Jr.; Cynthia Troia; Troia Investments, LLC; Troia Family Limited Partnership; DN HSIRI; Anne Troia; Barbara Troia; Matthew Troia; Christina Troia; and Nicholas Troia; all of Omaha, Nebraska, for approval as members of the Troia family group and for the group, which controls more than 10 percent of the shares, to retain their ownership and thereby control of 3MV Bancorp, Inc., Omaha, Nebraska, parent of ACCESSbank, Omaha, Nebraska.	Newspaper:	Not available
			Federal Register:	08/10/2017
SUNDANCE BANKSHARES, IN	CIC	Krystal Steele, Sundance, Wyoming to control Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, Sundance, Wyoming as Trustee of Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, which controls Sundance Bankshares, Inc., and thereby indirectly acquire Sundance State Bank, both of Sundance, Wyoming.	Newspaper:	Not available
			Federal Register:	08/08/2017

District: 10

Federal Reserve Bank of Kansas City

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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 22, 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:	08/01/2017 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:	08/08/2017 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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 22, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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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
1162017	UNITED SCTY BK, FRESNO, CALIFORNIA	03/20/2017	07/20/2017	S	Small Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act