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**Federal Reserve Release**

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*H.2*

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

*No. 39*

*Week Ending September 30, 2017*

**Forms**

Forms -- initial Board review to extend with revision the Interagency Notice of Change in Control (FR 2081A), Interagency Notice of Change in Director or Senior Executive Officer (FR 2081B), Interagency Biographical and Financial Report (FR 2081C), and Interagency Bank Merger Act Application (FR 2070).

- Proposed, September 25, 2017

Forms -- interagency notice and request for comment to transition the Federal Reserve's Annual Company-Run Stress Test Report for State Member Banks, Bank Holding Companies, and Savings and Loan Holding Companies with Total Consolidated Assets Greater Than \$10 Billion and Less Than \$50 Billion (FR Y-16) to a Federal Financial Institutions Examination Council reporting form (FFIEC 016).

- Proposed, September 27, 2017

**Regulations and Policies**

Regulatory Capital Rule -- publication for comment of interagency proposal to simplify certain aspects of the agencies' regulatory capital rule. (NOTE: A revised capital proposal was approved on September 26, 2017.)

- Approved, September 20, 2017

(A/C)

Regulatory Capital Rule -- publication for comment of interagency proposal to simplify certain aspects of the agencies' regulatory capital rule to reduce regulatory burden, especially for banking organizations not subject to the advanced approaches capital rule.

- Approved, September 26, 2017

**Supervision and Regulation**

Resolution Plans -- joint determination with the Federal Deposit Insurance Corporation to extend the resolution plan filing dates (1) for eight large domestic banking organizations to July 1, 2019; and (2) for 82 foreign banking organizations with limited U.S. operations to December 31, 2018.

- Approved, September 27, 2017

Enforcement

HSBC Holdings PLC, London, United Kingdom; and HSBC North America Holdings, Inc., New York, New York -- issuance of a consent cease-and-desist order and order of assessment of a civil money penalty.

- Approved, September 14, 2017

(A/C)

**S&R** 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**

## St. Louis

Citizens Bank, Hartford, Kentucky -- to establish a branch at 11 East Main Street, Hiseville.

- Approved, September 25, 2017

## New York

Metropolitan Commercial Bank, New York, New York -- to establish a branch at 1270 Lexington Avenue, New York.

- Approved, September 25, 2017

## Secretary

New Tripoli Bank, New Tripoli, Pennsylvania -- to establish a branch at 4892 Buckeye Road, Emmaus, and to increase its investment in bank premises.

- Approved, September 25, 2017

## Minneapolis

Opportunity Bank of Montana, Helena, Montana -- to establish a branch at 895 Main Street, Billings.

- Approved, September 29, 2017

## Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a de novo branch at 3000 West Memorial Road, Oklahoma City.

- Approved, September 27, 2017

**Bank Holding Companies**

**Boston**

Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts -- to acquire Commerce Bancshares Corporation, Worcester, and its subsidiary, Commerce Bank and Trust Company.

- Approved, September 28, 2017

**Minneapolis**

Border Bancshares, Inc., Greenbush, Minnesota -- to acquire First State Bank of Clearbrook, Clearbrook.

- Approved, September 29, 2017

**Richmond**

CAB Financial Corporation, Spartanburg, South Carolina -- to become a bank holding company by acquiring Carolina Alliance Bank, Spartanburg.

- Approved, September 28, 2017

**General Counsel**

First Nebraska Bancs, Inc., Sidney, Nebraska -- waiver of application to acquire Woodstock Land & Cattle Company, Fullerton, in connection with the merger of their subsidiaries, Fullerton National Bank and Points West Community Bank, Sidney.

- Granted, September 26, 2017

**Kansas City**

Guaranty Bancorp, Inc., Denver, Colorado; and Guaranty Bank and Trust Company -- for Guaranty Bancorp, Inc., to acquire by merger Castle Rock Bank Holding Company, Castle Rock, and thereby indirectly acquire control of Castle Rock Bank; and for Guaranty Bank and Trust Company to merge with Castle Rock Bank and thereby establish branches.

- Approved, September 25, 2017

**Bank Holding Companies**

General Counsel

Horizon Bancorp, Michigan City, Indiana -- waiver of prior notice to acquire Wolverine Bancorp, Inc., Midland, Michigan, a savings and loan holding company, in connection with the merger of their subsidiaries, Wolverine Bank, F.S.B., and Horizon Bank, Michigan City.

- Granted, September 22, 2017

(A/C)

San Francisco

New Resource Bancorp, San Francisco, California -- to become a bank holding company by acquiring New Resource Bank, San Francisco.

- Approved, September 27, 2017

Minneapolis

Prairie Bancshares Corporation, Shelby, Montana -- retroactive notice to engage de novo in lending activities.

- Approved, September 25, 2017

Kansas City

Stockmens Financial Corporation, Rapid City, South Dakota; and Stockmens Limited Partnership -- to engage in investment advisory services through the acquisition of shares of Rock Creek Advisors, LLC, Rapid City, a registered investment advisor.

- Approved, September 29, 2017

Kansas City

Valliance Financial Corp., Oklahoma City, Oklahoma -- relief from a commitment.

- Granted, September 20, 2017

(A/C)

**Bank Mergers**

Richmond

Bank of McKenney, McKenney, Virginia -- to merge with CCB Bankshares, Inc., South Hill, and Citizens Community Bank and thereby establish branches.

- Approved, September 25, 2017

**Banks, Foreign**

Director, S&R

The Bank of East Asia, Limited, Hong Kong SAR, People's Republic of China -- to upgrade its limited federal branch in Los Angeles, California, to a full-service branch.

- Approved, September 28, 2017

**Banks, State Member**

Director, S&R

Happy State Bank, Happy, Texas -- to make a public welfare investment.

- Approved, September 28, 2017

Director, S&R

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

- Approved, September 27, 2017

**Change in Bank Control**

St. Louis

BancStar, Inc., St. Louis, Missouri -- to retain control of BancStar, Inc., and its subsidiary, Bank Star, Pacific.

- Permitted, September 29, 2017

Change in Bank Control

Chicago

Banner Bancorp, Ltd., Birnamwood, Wisconsin -- to retain control of Banner Bancorp, Ltd., and its subsidiary, Banner Banks, Birnamwood.

- Permitted, September 27, 2017

Kansas City

First State Bancorp, Inc., Randolph, Nebraska -- change in bank control of First State Bancorp, Inc., and its subsidiary, First State Bank, Randolph.

- Permitted, September 28, 2017

St. Louis

MNB Bancshares, Inc., Malvern, Arkansas -- to retain control of MNB Bancshares, Inc., and its subsidiary, The Malvern National Bank, Malvern.

- Permitted, September 29, 2017

Kansas City

Santa Fe Trail Banc Shares, Inc., Sublette, Kansas -- change in bank control of Santa Fe Trail Banc Shares, Inc., and its subsidiary, Centera Bank, Sublette (two notices).

- Permitted, September 29, 2017

Chicago

Titonka Bancshares, Inc., Titonka, Iowa -- change in bank control of Titonka Bancshares, Inc., and its subsidiary, Titonka Savings Bank, Titonka.

- Permitted, September 27, 2017



**Financial Holding Companies**

Minneapolis

Ramsey Financial Corporation, Devils Lake, North Dakota; and Ramsey Financial Corporation and Affiliates Employee Stock Ownership Plan -- election to become financial holding companies.

- Effective, September 29, 2017

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MORGAN STANLEY	Investment	Morgan Stanley, New York, New York, to retain up to 16.67 percent of the equity of Janalakshmi Financial Services Limited, Karnataka, India, pursuant to Section 211.9 (f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**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
2182786	GOLDMAN SACHS BK USA, NEW YORK, NEW YORK	02/02/2015	09/20/2017	O	Whole/Ltd Purp

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ATLANTIC COMMUNITY BANCSHARES INC	* 18C * 3A5	Atlantic Community Bancshares, Inc., Camp Hill, Pennsylvania, to acquire BBN Financial Corporation, Glastonbury, Connecticut, pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Atlantic Community Bankers Bank, Camp Hill, Pennsylvania to acquire Bankers Bank, Northeast, Glastonbury, Connecticut, pursuant to Section 18(c) of the Bank Merger Act.	Newspaper: Federal Register:	10/23/2017 10/26/2017
LAWRENCE KEISTER & CO	* 3A3	Lawrence Keister & Company, Scottsdale, PA, to acquire 17% or more of the outstanding stock of Mid Penn Bancorp, Inc., Millersburg, PA.	Newspaper: Federal Register:	Not available 10/30/2017
MID PENN BANCORP, INC.	* 3A3	Mid Penn Bancorp, Inc., Millersburg, PA, to acquire The Scottdale Bank & Trust Company ("Scottdale"), Scottsdale, PA, via Scottdale merger with and into Mid Penn Bank, Millersburg, PA.	Newspaper: Federal Register:	Not available 10/20/2017

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 30, 2017

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>		
FIRST FINANCIAL BANCORP	* 18C	First Financial Bancorp, Cincinnati, Ohio to acquire MainSource Financial Group, Inc., Greensburg, Indiana pursuant to Section 3 of the Bank Holding Company Act and MainSource Bank, Greensburg, Indiana to merge with and into First Financial Bank, Cincinnati, Ohio pursuant to Sections 18(c) of the Federal Deposit Insurance Act and 9 of the Federal Reserve Act.	Newspaper:	10/30/2017	
	* 3A3		Federal Register:	Not available	
	* 3A5				
	* Branch				
FIRST MUTUAL HOLDING CO.	* SLHC	Application by First MHC, Lakewood, OH, to acquire acquire Doolin Security Savings Bank, FSB, New Martinsville, WV ("Doolin") in connection with First MHC's formation of First Mutual Bank, Belpre, OH, and subsequent merger of Doolin and existing First MHC thrift subsidiary, Belpre Savings Bank, Belpre, OH, with and into the surviving First Mutual Bank	Newspaper:	10/23/2017	
	Acquisition		Federal Register:	10/23/2017	

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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:

- 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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending September 30, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTERSTATE BANK CORPORATION	* 3A5	CenterState Bank Corporation, Winter Haven, Florida, to merge with HCBF Holding Company, Inc., and thereby directly acquire Harbor Community Bank, both of Fort Pierce, Florida.	Newspaper:	10/23/2017
			Federal Register:	10/26/2017
COMMERCIAL BANK	* Branch	Commercial Bank, Harrogate, Tennessee, to establish a branch located at 225 W. 1st North Street, Morristown, Tennessee, to be known as the Millennium Square Branch.	Newspaper:	10/06/2017
			Federal Register:	Not applicable
FIRST HOME BANK	* Branch	First Home Bank, Seminole, Florida, to establish a branch located at 2028 Liberty Road, Suite 202, Eldersburg, Maryland.	Newspaper:	10/13/2017
			Federal Register:	Not applicable
NORTHSIDE BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Donald J. Leeper and the Ruthanne C. Leeper Irrevocable Trust, Cartersville, Georgia, to retain a controlling interest in NorthSide Bancshares, Inc., and its subsidiary, NorthSide Bank, both of Adairsville, Georgia.	Newspaper:	09/18/2017
			Federal Register:	10/16/2017
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by the Abreu Family: Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez; and Macedo family 1: A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo; and Macedo family 2: Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Macedo Rodriguez, and Nelly Macedo Rodriguez (Notificants), and Notificants multiple related companies, 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:	Not available
			Federal Register:	09/11/2017

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending September 30, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASSOCIATED BANC-CORP	* 4c8	Associated Banc-Corp, Green Bay, Wisconsin to acquire Bank Mutual Corporation, Milwaukee, Wisconsin and thereby indirectly acquire Bank Mutual, Milwaukee, Wisconsin and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y.	Newspaper:	Not available
			Federal Register:	10/11/2017
CAPITAL BANCSHARES, INC.	CIC	Notice by Arnold G. Leng Revocable Trust, Arnold G. Leng, Trustee, Primghar, Iowa; Susan Leng Irrevocable Trust, Arnold Leng, Trustee; Primghar, Iowa, Steve and Kathy Leng, Hartley, Iowa; Jean and Darryl Triplett, Primghar, Iowa; Mary and Jim Thomson, Primghar, Iowa; and Jan and Mark Westergard, Omaha, Nebraska, to join the Leng Family Control Group and retain control of Capital Bancshares, Inc., and thereby indirectly control Savings Bank, both of Primghar, Iowa.	Newspaper:	Not available
			Federal Register:	10/11/2017
CHOICEONE BANK	* Branch	ChoiceOne Bank, Sparta, Michigan to establish a new branch at 330 Market Avenue SW, Grand Rapids, Michigan.	Newspaper:	10/02/2017
			Federal Register:	Not applicable
COMMUNITY GRAIN CO.	CIC	Notice by Catherine Rottinghaus, Charles City, Iowa, Janet Rydberg, Des Moines, Iowa, and Julie Woodhouse of Carroll, Iowa, to each acquire 10 percent or more of the voting shares of Community Grain Company, Carroll, Iowa, and thereby indirectly acquire control of Iowa Savings Bank, Carroll, Iowa, and join the existing Hess Family Control Group that was approved on February 12, 2015.	Newspaper:	Not available
			Federal Register:	10/12/2017

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**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
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FULL SERVICE INSURANCE AGENCY, INC.	* 3A3	Full Service Insurance Agency, Inc., Buxton, North Dakota, to acquire 100 percent of The First and Farmers Bank Holding Company and thereby indirectly acquire The First and Farmers Bank, both of Portland, North Dakota.	Newspaper:	Not available
			Federal Register:	10/20/2017

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire by merger First Chandler Corp., and thereby indirectly acquire control of First Bank of Chandler, both of Chandler, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire by merger First Wagoner Corporation, and thereby indirectly acquire control of First Bank and Trust Company, both of Wagoner, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
CLARKSON MANAGEMENT COMPANY	CIC	Charese Yanney, Sioux City, Iowa, to retair voting shares of Clarkson Management Company, parent of Clarkson Bank, both of Clarkson, Nebraska.	Newspaper:	Not available
			Federal Register:	10/12/2017

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**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
NONE					

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 30, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUSSER BANK HOLDINGS, LLC	* SLHC Formation	Application by Susser Bank Holdings LLC, Corpus Christi, Texas, to become a savings and loan holding company by acquiring and controlling up to 75 percent of the issued and outstanding voting shares of BancAffiliated, Inc., Arlington, Texas, and thereby acquire control of Affiliated Bank, Bedford, Texas.	Newspaper: Federal Register:	Not available 10/19/2017
VERITEX COMMUNITY BANK	* 18C * Branch	Application by Veritex Community Bank, Dallas, Texas, to acquire by merger Liberty Bank, Hurst, Texas, and to establish the existing five locations of Liberty Bank as branches of Veritex Community Bank.	Newspaper: Federal Register:	Not available Not applicable

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending September 30, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARPENTER BANK PARTNERS, INC.	* 3A3	Carpenter Bank Partners, Inc., CCFW, Inc., Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community BancFund, L.P., Carpenter Community BancFund-A, L.P., and Carpenter Community BancFund-CA, L.P., all of Irvine, California, to acquire approximately 11.2 percent of Pacific Premier Bancorp and indirectly, Pacific Premier Bank, both of Irvine, California.	Newspaper: Federal Register:	Not available 10/04/2017
FARMERS & MERCHANTS BANCORP	* 3A3	Farmers & Merchants Bancorp, Lodi, California, to acquire up to 54.45 percent of the outstanding voting shares of Bank of Rio Vista, Rio Vista, California.	Newspaper: Federal Register:	Not available 10/20/2017
FIRST CHOICE BANCORP	* 3A1	First Choice Bancorp to become a bank holding company by acquiring 100 percent of First Choice Bank, both of Cerritos, California.	Newspaper: Federal Register:	10/27/2017 10/23/2017
PACIFIC PREMIER BANCORP, INC.	* 18C * 3A3 * Branch	Pacific Premier Bancorp, Inc. to acquire 100 percent of Plaza Bancorp, and thereby indirectly acquire Plaza Bank, all of Irvine, California; 2) Plaza Bank to merged with and into Pacific Premier Bank, both of Irvine, California; and 3) Pacific Premier Bank to acquire 7 branch offices of Plaza Bank, both of Irvine, California.	Newspaper: Federal Register:	Not available 10/05/2017
Savi Financial Corporation, Inc.	* 3A1	Savi Financial Corporation, Inc. to become a bank holding company by acquiring 100 percent of the voting common stock of SaviBank, both of Burlington, Washington. In addition, Savi Financial Corporation filed an FHC Declaration.	Newspaper: Federal Register:	Not available Not available



**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act