
Federal Reserve Release



H.2

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

No. 47

Week Ending November 25, 2017

Bank Branches, Domestic

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

- Approved, November 20, 2017

Bank Holding Companies

Sandy Spring Bancorp, Inc., Olney, Maryland -- (1) to merge with WashingtonFirst Bankshares, Inc., Reston, Virginia, and thereby indirectly acquire WashingtonFirst Bank; (2) to acquire 1st Portfolio, Inc., Fairfax, a nonbank subsidiary of WashingtonFirst Bankshares; and (3) for Sandy Spring Bank, Olney, Maryland, to merge with WashingtonFirst Bank, Reston, and thereby establish branches.

- Approved, November 20, 2017

Forms

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H (Reg H-3).

- Proposed, November 20, 2017

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

- Approved, November 20, 2017

Personnel

Division of Monetary Affairs -- appointment of Trevor A. Reeve as deputy director and Mary T. Hoffman as associate director.

- Announced, November 21, 2017

Regulations and Policies

Regulation BB (Community Reinvestment) -- final interagency amendments to Community Reinvestment Act (CRA) regulations to update the existing definitions of "home mortgage loan" and "consumer loan" and the public-file content requirements to conform the CRA regulations to recent changes to Home Mortgage Disclosure Act regulations.

- Approved, November 8, 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

Chicago

Bank of Oakfield, Oakfield, Wisconsin -- to establish a branch at 171 South Pioneer Road, Fond du Lac.

- Approved, November 24, 2017

St. Louis

Old Missouri Bank, Springfield, Missouri -- to establish a branch at 318 West Mt. Vernon Boulevard, Mt. Vernon.

- Approved, November 21, 2017

Bank Holding Companies

Director, S&R

Banco Santander, S.A., Madrid, Spain -- relief from certain commitments.

- Granted, November 20, 2017

General Counsel

The First Bancshares, Inc., Hattiesburg, Mississippi -- waiver of application to acquire Southwest Banc Shares, Inc., Chatom, Alabama, in connection with the merger of their subsidiaries, First Community Bank with and into The First, A National Banking Association, Hattiesburg, Mississippi.

- Granted, November 21, 2017

Bank Holding Companies

General Counsel

First Reliance Bancshares, Inc., Florence, South Carolina -- waiver of application to acquire Independence Bancshares, Inc., Greenville, in connection with the merger of their subsidiaries, Independence National Bank with and into First Reliance Bank, Florence.

- Granted, November 21, 2017

Richmond

Hamilton Bancorp, Inc., Towson, Maryland -- to become a bank holding company by acquiring Hamilton Bank, Towson, on its conversion from a federal savings bank to a commercial bank.

- Approved, November 21, 2017

Banks, State Member

Atlanta

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

- Approved, November 20, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending November 25, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1831 BANCORP MHC	4c8	Notice by 1831 Bancorp, MHC, Dedham, Massachusetts (MHC), and 1831 Bancorp, Inc., Dedham, Massachusetts (SHC), pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, to acquire an indirect 20% ownership interest in Plimoth Trust Company LLC, Plymouth, Massachusetts in connection with the proposed reorganization of the Dedham Institution for Savings, Dedham, Massachusetts into a two-tier mutual holding company structure.	Newspaper:	Not applicable
			Federal Register:	12/05/2017
BROOKLINE BANK	* 18C * Branch	Brookline Bank, Brookline, Massachusetts to merge with First Commons Bank, N.A., Newton, Massachusetts ("First Commons"), with Brookline Bank as the surviving entity. Brookline Bank intends to operate both First Commons' offices in Newton and Wellesley, Massachusetts for an interim period necessary to satisfy any applicable requirements related to their closure.	Newspaper:	12/04/2017
			Federal Register:	Not applicable
BROOKLINE BANK	* Branch	In connection with the proposed bank merger of Brookline Bank, Brookline, Massachusetts ("Brookline") and First Commons Bank, N.A., Newton, Massachusetts ("First Commons"), Brookline requests approval to close the two First Commons branches located in Newton and Wellesley, Massachusetts upon, or shortly after, the expiration of the 90-day prior notice to customers of the affected branches.	Newspaper:	Not available
			Federal Register:	Not applicable
EQUITABLE BANK	* Branch	Application by Equitable Bank, East Weymouth, Massachusetts, to establish a branch at 10 Patriot Parkway, South Weymouth, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for First Quarter of 2142 (January 1, 2018 - March 31, 2018) Second Quarter of 2142 (April 1, 2018 - June 30, 2018)

Institution	Location	Quarter
MANSFIELD CO-OP BK	MANSFIELD, MASSACHUSETTS	First Quarter of 2018
WASHINGTON SVG BK	LOWELL, MASSACHUSETTS	First Quarter of 2018
BOSTON PRIVATE B&TC	BOSTON, MASSACHUSETTS	Second Quarter of 2018
EQUITABLE BK	EAST WEYMOUTH, MASSACHUSETTS	Second Quarter of 2018
FALL RIVER FIVE CENTS SVGS BK	FALL RIVER, MASSACHUSETTS	Second Quarter of 2018
HOMETOWN BK	OXFORD, MASSACHUSETTS	Second Quarter of 2018
MARBLEHEAD BK	MARBLEHEAD, MASSACHUSETTS	Second Quarter of 2018

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 25, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
LLOYDS BANK PLC	FBSEA	Lloyds Bank PLC, London, England, to establish a branch in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	11/22/2017
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location	Quarter
AMBOY BK	OLD BRIDGE, NEW JERSEY	First Quarter of 2018
BANK OF CATTARAUGUS	CATTARAUGUS, NEW YORK	First Quarter of 2018
FIELDPOINT PRIV B&TC	GREENWICH, CONNECTICUT	First Quarter of 2018
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK	Second Quarter of 2018

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 25, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA	First Quarter of 2018
FLEETWOOD BK	FLEETWOOD, PENNSYLVANIA	Second Quarter of 2018
MONUMENT BK	DOYLESTOWN, PENNSYLVANIA	Second Quarter of 2018

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending November 25, 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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FIRST FNCL BK	CINCINNATI, OHIO	First Quarter of 2018
STATE B&TC	DEFIANCE, OHIO	First Quarter of 2018
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO	First Quarter of 2018
HAMLER ST BK	HAMLER, OHIO	Second Quarter of 2018
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO	Second Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 25, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Honaker, Virginia, to establish a branch at 207 Oakville Road, Princeton, West Virginia.	Newspaper:	12/07/2017
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location	Quarter
1880 BK	CAMBRIDGE, MARYLAND	First Quarter of 2018
EAGLEBANK	BETHESDA, MARYLAND	First Quarter of 2018
FIRST SENTINEL BK	RICHLANDS, VIRGINIA	First Quarter of 2018
UNION B&TR	RICHMOND, VIRGINIA	First Quarter of 2018
BANK OF THE JAMES	LYNCHBURG, VIRGINIA	Second Quarter of 2018
ESSEX BK	RICHMOND, VIRGINIA	Second Quarter of 2018
FIRST B&TC	LEBANON, VIRGINIA	Second Quarter of 2018
FIRST BK	STRASBURG, VIRGINIA	Second Quarter of 2018
FIRST PEOPLES BK INC	MULLENS, WEST VIRGINIA	Second Quarter of 2018
FRONTIER CMNTY BK	WAYNESBORO, VIRGINIA	Second Quarter of 2018
JOHN MARSHALL BK	RESTON, VIRGINIA	Second Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 25, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABANCA CORPORACION BANCARIA S.A	FBSEA	Abanca Corporacion Bancaria, S.A., Betanzos, La Coruna, Spain, to establish an international bank branch in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FRANKLIN SYNERGY BANK	* 18C	Franklin Synergy Bank, Franklin, Tennessee, to merge with Civic Bank & Trust, Nashville, Tennessee.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Institution	Location	Quarter
FRANKLIN SYNERGY BK	FRANKLIN, TENNESSEE	First Quarter of 2018
HOMEBANC	TAMPA, FLORIDA	First Quarter of 2018
COMPASS BK	BIRMINGHAM, ALABAMA	Second Quarter of 2018
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	Second Quarter of 2018
PILOT BK	TAMPA, FLORIDA	Second Quarter of 2018

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 25, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
CBC FINANCIAL, INC.	* 3A1	CBC Financial, Inc., Westmont, Illinois, to become a bank holding company through the acquisition of 100 percent of Citizens Bank of Chatsworth, Chatsworth, Illinois.	Newspaper:	Not available
			Federal Register:	11/07/2017
FORT MADISON FINANCIAL COMPANY	CIC	Notice by Linda Sue Baier, individually, together with James Alan Bair, both of Fort Madison, Iowa, as a group acting in concert to retain 25 percent or more of the voting shares and thereby acquire control of Fort Madison Financial Company and thereby indirectly control Connection Bank, both of Fort Madison, Iowa.	Newspaper:	Not available
			Federal Register:	11/07/2017
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc. and TS Contrarian Bancshares, Inc., both of Treynor, Iowa to acquire 100 percent of the voting shares of City Bank and Trust Company, Guymon, Oklahoma.	Newspaper:	12/07/2017
			Federal Register:	12/05/2017

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Institution	Location	Quarter
ALPINE B&TC	ROCKFORD, ILLINOIS	First Quarter of 2018
CHOICEONE BK	SPARTA, MICHIGAN	First Quarter of 2018
CONNECTION BK	FORT MADISON, IOWA	First Quarter of 2018
GRAND RIVER BK	GRANDVILLE, MICHIGAN	First Quarter of 2018
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA	First Quarter of 2018
LIBERTYVILLE B&TC	LIBERTYVILLE, ILLINOIS	First Quarter of 2018
MARQUETTE BK	CHICAGO, ILLINOIS	First Quarter of 2018
PINNACLE BK	MARSHALLTOWN, IOWA	First Quarter of 2018
SAINT ANSGAR ST BK	SAINT ANSGAR, IOWA	First Quarter of 2018
SECURITY SVGS BK	GOWRIE, IOWA	First Quarter of 2018
1ST SOURCE BK	SOUTH BEND, INDIANA	Second Quarter of 2018
BANK OF PONTIAC	PONTIAC, ILLINOIS	Second Quarter of 2018
CENTRAL ST BK	ELKADER, IOWA	Second Quarter of 2018
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN	Second Quarter of 2018
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA	Second Quarter of 2018
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS	Second Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

FIRST AMER BK	FORT DODGE, IOWA	Second Quarter of 2018
FIRST BK HAMPTON	HAMPTON, IOWA	Second Quarter of 2018
FNB BK	FONTANELLE, IOWA	Second Quarter of 2018
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	Second Quarter of 2018
MAQUOKETA ST BK	MAQUOKETA, IOWA	Second Quarter of 2018
NATIONAL BK OF WAUPUN	WAUPUN, WISCONSIN	Second Quarter of 2018

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 25, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND STATES BANCORP, INC.	* 18C	Midland States Bancorp, Inc., Effingham, Illinois, to acquire 100 percent of the voting shares of Alpine Bancorporation, Inc., Belvidere, Illinois, and thereby indirectly acquire Alpine Bank & Trust Company, Rockford, Illinois. Also a companion filing by Midland States Bank, Effingham Illinois, to merge with Alpine Bank & Trust Company, Rockford, Illinois, and to retain the acquired facilities as branch offices.	Newspaper:	12/22/2017
	* 3A3		Federal Register:	Not available
	* Branch			
SIMMONS BANK	* 18C	Simmons Bank, Pine Bluff, Arkansas, to merge with Southwest Bank, Fort Worth, Texas, and to retain the acquired facilities as branch offices.	Newspaper:	12/22/2017
	* Branch		Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
CASS CMRL BK	DES PERES, MISSOURI	First Quarter of 2018
CENTRAL BK OF BOONE CTY	COLUMBIA, MISSOURI	First Quarter of 2018
COMMUNITY FIRST BK	MOUNT VERNON, ILLINOIS	First Quarter of 2018
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI	First Quarter of 2018
FIRST WESTERN BK	BOONEVILLE, ARKANSAS	First Quarter of 2018
PEOPLES BK	MARION, KENTUCKY	First Quarter of 2018
PETIT JEAN ST BK	MORRILTON, ARKANSAS	First Quarter of 2018
PROGRESSIVE OZARK BK	SALEM, MISSOURI	First Quarter of 2018
TPNB BK	PARIS, MISSOURI	First Quarter of 2018
TRIUMPH BK	MEMPHIS, TENNESSEE	First Quarter of 2018
UNITED BK & CAP TC	FRANKFORT, KENTUCKY	First Quarter of 2018
BANK OF IBERIA	IBERIA, MISSOURI	Second Quarter of 2018
FINANCIAL FED BK	MEMPHIS, TENNESSEE	Second Quarter of 2018
FIRST BK	CREVE COEUR, MISSOURI	Second Quarter of 2018
FIRST CHOICE BK	PONTOTOC, MISSISSIPPI	Second Quarter of 2018
FIRST ST BK	SAINT PETER, ILLINOIS	Second Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

OLD MO BK

SPRINGFIELD, MISSOURI

Second Quarter of
2018

TEUTOPOLIS ST BK

TEUTOPOLIS, ILLINOIS

Second Quarter of
2018

UNION BK OF MENA

MENA, ARKANSAS

Second Quarter of
2018

District: 9
Federal Reserve Bank of Minneapolis
Filings received during the week ending November 25, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
CENTRAL SVG BK	SAULT SAINTE MARIE, MICHIGAN	First Quarter of 2018
FIRST MT BK	MISSOULA, MONTANA	First Quarter of 2018
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA	First Quarter of 2018
GRANITE MNT BK	PHILIPSBURG, MONTANA	First Quarter of 2018
VALLEY BK OF RONAN	RONAN, MONTANA	First Quarter of 2018
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA	Second Quarter of 2018
FRANSEN B&T	LONSDALE, MINNESOTA	Second Quarter of 2018
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA	Second Quarter of 2018
STATE BK FNCL	LA CROSSE, WISCONSIN	Second Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 25, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADRIAN BANCSHARES, INC.	CIC	Trust B of the Gene Irvin Irrevocable Trust, dtd 10/19/04, individually and as part of the Irvin Family Group, and C. Kay Irvin, individually and as trustee, all of Adrian, Missouri, intend to apply to the Federal Reserve Board for permission to retain voting shares and thereby control of Adrian Bancshares, Inc., Adrian, Missouri (the company). The company controls Adrian Bank, Adrian, Missouri. Additionally, Lecia Irvin, Lori Haskins, and Paul Haskins, all of Adrian, Missouri, to join the Irvin Family Group, which acting in concert controls the company.	Newspaper: Federal Register:	Not available 11/21/2017
BANK OF COMMERCE	* Branch	Bank of Commerce, Chelsea, Oklahoma, to establish a branch at 8272 S. Lewis Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
MIDWEST BANCO CORPORATION	CIC	Notice submitted by Jeffrey Alan Svajgr, Omaha, Nebraska, to acquire control of Midwest Banco Corporation, parent of Waypoint Bank, both in Cozad, Nebraska.	Newspaper: Federal Register:	Not available Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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BANK OF HOLYROOD	HOLYROOD, KANSAS	First Quarter of 2018
CENTRAL BK OF WARRENSBURG	WARRENSBURG, MISSOURI	First Quarter of 2018
CITIZENS BK OF EDMOND	EDMOND, OKLAHOMA	First Quarter of 2018
CITIZENS FARMERS BK COLE CAMP	COLE CAMP, MISSOURI	First Quarter of 2018
CORNERSTONE BK	YORK, NEBRASKA	First Quarter of 2018
FIRSTBANK	ANTLERS, OKLAHOMA	First Quarter of 2018
HIGH PLAINS BK	FLAGLER, COLORADO	First Quarter of 2018
VALLEY ST BK	SYRACUSE, KANSAS	First Quarter of 2018
AMERICAN NATION BK	ARDMORE, OKLAHOMA	Second Quarter of 2018
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA	Second Quarter of 2018
COLLEGIATE PEAKS BK	BUENA VISTA, COLORADO	Second Quarter of 2018
FIDELITY ST B&TC	DODGE CITY, KANSAS	Second Quarter of 2018
FIRST B&TC	BROKEN BOW, OKLAHOMA	Second Quarter of 2018
FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	Second Quarter of 2018
FIRST OPTION BK	OSAWATOMIE, KANSAS	Second Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

FIRST PRYORITY BK	PRYOR, OKLAHOMA	Second Quarter of 2018
FIRST ST BK OF NEWCASTLE	NEWCASTLE, WYOMING	Second Quarter of 2018
FIRSTOAK BK	INDEPENDENCE, KANSAS	Second Quarter of 2018
FMS BK	FORT MORGAN, COLORADO	Second Quarter of 2018
INVESTORS CMNTY BK	CHILLICOTHE, MISSOURI	Second Quarter of 2018
MADISON CTY BK	MADISON, NEBRASKA	Second Quarter of 2018
PLATTE VALLEY BK	SCOTTSBLUFF, NEBRASKA	Second Quarter of 2018
SIOUXLAND BK	SOUTH SIOUX CITY, NEBRASKA	Second Quarter of 2018
SOUTHWEST BK OF WEATHERFORD	WEATHERFORD, OKLAHOMA	Second Quarter of 2018

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 25, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY BANCSHARES, INC.	CIC	Retroactive notice by J. Edgerton Pierson, Jr. and the Jim Pierson Revocable Grantor Trust, both of Shreveport, Louisiana, to retain more than ten percent of the outstanding capital stock of City Bancshares, Inc., Natchitoches, Louisiana. Additionally, members of the immediate family of J. Edgerton Pierson, Jr., including Virginia T. Pierson, Mary Lou Pierson Brown, Phillip G. Brown, each of Natchitoches, Louisiana, and Patricia Pierson McAlpine, of Kingwood, Texas, request the approval of the Federal Reserve Board to join J. Edgerton Pierson, Jr. as a group acting in concert and collectively retain over ten percent of the outstanding capital stock of City Bancshares, Inc., Natchitoches, Louisiana and therefore, indirectly, City Bank & Trust Company, Natchitoches, Louisiana.	Newspaper: Federal Register:	Not available 12/07/2017
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
EAST TEXAS BANCSHARES, INC.	CIC	Retroactive notice by Lindsey Limited Family Partnership Number 2, Jasper, Texas, to retain more than 25 percent of East Texas Bancshares, Inc., Livingston, Texas, and thereby indirectly control of First National Bank of Jasper, Jasper, Texas, and First State Bank of Livingston, Livingston, Texas.	Newspaper: Federal Register:	11/23/2017 10/25/2017
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	Application by First Financial Bankshares, Inc., Abilene, Texas, to acquire by merger 100 percent of Commercial Bancshares, Inc., Houston, Texas, and therefore indirectly Commercial State Bank, El Campo, Texas.	Newspaper: Federal Register:	Not available 10/24/2017

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
NONE					

CRA Examinations scheduled for First Quarter of 2142 (January 1, 2018 - March 31, 2018) Second Quarter of 2142 (April 1, 2018 - June 30, 2018)

Institution	Location	Quarter
COMMERCIAL ST BK	ANDREWS, TEXAS	First Quarter of 2018
PLAINSCAPITAL BK	DALLAS, TEXAS	First Quarter of 2018
POINTBANK	PILOT POINT, TEXAS	First Quarter of 2018
TRANSPECOS BKS SSB	PECOS, TEXAS	First Quarter of 2018
AMERICAN ST BK	ARP, TEXAS	Second Quarter of 2018
MASON BK	MASON, TEXAS	Second Quarter of 2018

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 25, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALL WEST BANCORP	CIC	Change in Control Notice filed by Matthew Moskowitz, Plainview, New York, Yaakov Markowitz, Brooklyn, New York; Jarret Prussin, Westport, Connecticut, Paul Brown, Monte Carlo, Monaco, and Menachem Wilenkin, Brooklyn, New York. to acquire voting shares of All West Bancorp, and thereby indirectly acquire shares of FinWise Bank, both of Sandy, Utah.	Newspaper:	Not available
			Federal Register:	11/27/2017
CHARLES SCHWAB CORPORATION, THE	* SLHC Acquisition	Charles Schwab Corporation, Reno, Nevada, to establish a de novo depository institution, Charles Schwab Trust Bank, Henderson, Nevada, a state-chartered savings bank.	Newspaper:	Not available
			Federal Register:	Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$25 million public welfare investment in Northern California Investment Fund II, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILVERGATE BANK	* Branch	Silvergate Bank, La Jolla, California, proposes to open a new branch at 277 Rancheros Drive, Suite 300, San Marcos, California.	Newspaper:	Not available
			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.

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
NONE					

CRA Examinations scheduled for First Quarter of 2142 (January 1, 2018 - March 31, 2018) Second Quarter of 2142 (April 1, 2018 - June 30, 2018)

Institution	Location	Quarter
COMMENCEMENT BK	TACOMA, WASHINGTON	First Quarter of 2018
TERRITORIAL SB	HONOLULU, HAWAII	First Quarter of 2018
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	First Quarter of 2018
DBA OR PACIFIC BK	FLORENCE, OREGON	Second Quarter of 2018
GREEN DOT BK	PROVO, UTAH	Second Quarter of 2018
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	Second Quarter of 2018
PACIFIC PREMIER BK	IRVINE, CALIFORNIA	Second Quarter of 2018
