
Federal Reserve Release



H.2

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

No. 51

Week Ending December 23, 2017

Banking Supervision & Regulation

Resolution Plans -- determinations by the Board and Federal Deposit Insurance Corporation on the 2017 resolution plans submitted by eight large, complex U.S. banking organizations.

- Approved, December 18, 2017

Enforcement

First Baird Bancshares, Inc., Weatherford, Texas -- cease-and-desist order dated June 22, 2006, terminated December 15, 2017.

- Announced, December 21, 2017

Société Générale S.A., Paris, France, and Société Générale New York Branch, New York, New York -- issuance of a consent cease-and-desist order.

- Announced, December 19, 2017

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 Holding Companies

General Counsel

Bangor Bancorp, MHC, Bangor, Maine -- waiver of application to acquire First Colebrook Bancorp, Inc., Colebrook, New Hampshire, and Granite Bank, in connection with Granite Bank's merger with and into Bangor Savings Bank, Bangor.

- Granted, December 20, 2017

Boston

Beacon Bancorp, Taunton, Massachusetts -- for Beacon's subsidiary, Bristol County Savings Bank, Taunton, to acquire shares of RFG-Bristol Wealth Advisors, LLC.

- Withdrawn, December 18, 2017

Director, S&R

Castle Creek Capital Partners V, Rancho Santa Fe, California -- modification of certain commitments.

- Granted, December 20, 2017

San Francisco

CBC Bancorp, Irvine, California -- to become a bank holding company by acquiring shares of NCAL Bancorp, Irvine, and thereby indirectly acquiring its subsidiary, Commercial Bank of California.

- Approved, December 18, 2017

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- to acquire shares of KS Bancorp, Inc., Smithfield, and thereby indirectly acquire a controlling interest in KS Bank, Inc.

- Approved, December 19, 2017

Bank Holding Companies

General Counsel

Heartland Financial USA, Inc., Dubuque, Iowa -- waiver of application to acquire Signature Bancshares, Inc., Minnetonka, Minnesota, and Signature Bank, in connection with Signature Bank's merger with and into Minnesota Bank & Trust, Edina.

- Granted, December 19, 2017

Kansas City

Henderson State Company, Henderson, Nebraska -- to engage in lending activities.

- Approved, December 18, 2017

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire shares of M&P Community Bancshares, Inc., Newport.

- Approved, December 20, 2017

Philadelphia

Malvern Bancorp, Inc., Paoli, Pennsylvania -- to become a bank holding company by acquiring Malvern Federal Savings Bank, Paoli, upon its conversion from a federal stock savings bank to a national bank (to be known as Malvern Bank, NA).

- Approved, December 22, 2017

St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri -- (1) to merge with Southern Missouri Bancshares, Inc., Marshfield, and thereby indirectly acquire Southern Missouri Bank of Marshfield and (2) for Southern Bank, Poplar Bluff, to merge with Southern Missouri Bank of Marshfield and retain the acquired facilities as branches.

- Approved, December 18, 2017

Bank Holding Companies

General Counsel

Suncrest Bank, Visalia, California -- waiver of application to acquire CBBC Bancorp, West Sacramento, and Community Business Bank, in connection with Community Business Bank's merger with and into Suncrest Bank.

- Granted, December 18, 2017

Chicago

Treynor Bancshares, Inc., Treynor, Iowa, and TS Contrarian Bancshares, Inc. -- to acquire City Bank and Trust Company, Guymon, Oklahoma.

- Withdrawn, December 19, 2017

General Counsel

Wesbanco, Inc., Wheeling, West Virginia -- waiver of application to acquire First Sentry Bancshares, Inc., Huntington, and First Sentry Bank, Inc., in connection with the merger of First Sentry Bank, Inc., with and into Wesbanco Bank, Inc., Wheeling.

- Granted, December 20, 2017

Chicago

Westbury Bancorp, Inc., West Bend, Wisconsin -- to become a bank holding company following the conversion of its subsidiary bank, Westbury Bank, West Bend, from a federal savings bank to a state-chartered bank.

- Withdrawn, December 21, 2017

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make certain community development and public welfare investments (three requests).

- Approved, December 22, 2017

Banks, State Member

Director, S&R

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.
- Approved, December 21, 2017

Change in Bank Control

Kansas City

Adrian Bancshares, Inc., Adrian, Missouri -- to retain control of Adrian Bancshares, Inc. and its subsidiary, Adrian Bank, Adrian.
- Permitted, December 22, 2017

Dallas

Sabine Bancshares, Inc., Many, Louisiana -- to retain control of Sabine Bancshares, Inc. and its subsidiary, Sabine State Bank and Trust Company, Many.
- Permitted, December 19, 2017

Chicago

WFC, Inc., Waukon, Iowa -- change in bank control of WFC, Inc. and its subsidiary, Waukon State Bank, Waukon.
- Permitted, December 19, 2017

Extensions of Time

Director, S&R

Bank of America, N.A., Charlotte, North Carolina -- extension of time to establish a foreign bank subsidiary, Bank of America (China) Limited, Shanghai, People's Republic of China.
- Granted, December 21, 2017

Extensions of Time

Chicago

First American Bank Corporation, Elk Grove Village, Illinois -- extension to April 26, 2018, to acquire via merger Southport Financial Corporation, Kenosha, Wisconsin, and thereby indirectly acquire Southport Bank.

- Granted, December 20, 2017

Regulations and Policies

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define a small bank, small savings association, intermediate small bank, and intermediate small savings association under the Community Reinvestment Act regulations.

- Approved, December 14, 2017

(A/C)

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, December 19, 2017

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 23, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 23, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
Joint Stock Commercial Bank for Foreign Trade of Vietnam	FBSEA	Joint Stock Commercial Bank for Foreign Trade of Vietnam to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3
Federal Reserve Bank of Philadelphia
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending December 23, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 23, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLD POINT FINANCIAL CORPORATION	* 3A3	Old Point Financial Corporation, Hampton, Virginia, to acquire 100% of the voting securities of Citizens National Bank, Windsor, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 23, 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

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 23, 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
FARMINGTON BANCORP, INC.	* 3A3	Farmington Bancorp, Inc., Farmington, Illinois to acquire 100 percent of the outstanding shares of Laura State Bank, Williamsfield, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
NATIONAL BANCSHARES WAUPUN, INC.	CIC	Notice by Michael D. Werner, Key West, Florida, as trustee of the Michael D. Werner Revocable Trust together with Judson Werner, Waupun, Wisconsin, as a group acting in concert, to retain control of more than 10 percent of the voting shares of National Bancshares, Inc., Waupun, Wisconsin and thereby indirectly control NBW Bank, Waupun, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

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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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 December 23, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENCE BANK OF KENTUCKY	Member	Independence Bank of Kentucky, Owensboro, Kentucky, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 **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 December 23, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD BANCO, LTD.	CIC	Change in control notice by Alexandra Bosshard, Washington, DC, to retain and acquire shares of Bosshard Banco, Ltd., La Crosse, WI, as a member of the Bosshard family shareholder group, and thereby indirectly control shares of First National Bank of Bangor, Bangor, WI, and Intercity State Bank, Schofield, WI.	Newspaper:	Not available
			Federal Register:	Not available
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to acquire additional stock and increase its ownership interest up to 24.19% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper:	01/02/2018
			Federal Register:	01/08/2018

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.

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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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 23, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDOVER FINANCIAL CORPORATION	CIC	Allison M. Grace, Wichita, Kansas, and the Allison M. Grace Trust Agreement dated April 7, 2005, to acquire voting shares of Andover Financial Corporation, Andover, Kansas, and thereby indirectly acquire Andover State Bank, Andover, Kansas.	Newspaper: Federal Register:	Not available 01/05/2018
CALDWELL COUNTY BANCSHARES, INC.	* 3A3	Caldwell County Bancshares, Inc., Hamilton, Missouri, to acquire 100 percent of the voting shares of Horizon State Bank, Cameron, Missouri.	Newspaper: Federal Register:	Not available Not available
FIRST ALTUS BANCORP, INC.	CIC	Kathy Fowler, Memphis, Texas, to retain voting shares of First Altus Bancorp, Inc., and thereby control of Frazer Bank, both of Altus, Oklahoma.	Newspaper: Federal Register:	Not available 01/05/2018
FIRST STATE HOLDING CO.	* 3A5	First State Holding Co., Lincoln, Nebraska, to acquire 100 percent of the voting shares of Wallco, Inc., Nehawka, Nebraska, and thereby indirectly acquire The Nehawka Bank, Nehawka, Nebraska.	Newspaper: Federal Register:	Not available Not available
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:	12/13/2017 12/18/2017
SOLOMON BANCSHARES, INC.	CIC	David Riordan, Abilene, Kansas, Robert Riordan, Solomon, Kansas, Dennis Riordan, Salina, Kansas, Michael Riordan, St. Charles, Missouri, and Kirk Berneking, Salina, Kansas, to retain 25 percent or more of the shares, and thereby control of, Solomon Bancshares, Inc., Solomon, Kansas. Solomon Bancshares, Inc. controls Solomon State Bank, Solomon, Kansas.	Newspaper: Federal Register:	12/29/2017 01/08/2018

District: 10
Federal Reserve Bank of Kansas City

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 23, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCAFFILIATED, INC.	* 3A1	Application by BancAffiliated, Inc., Arlington, Texas, to become a bank holding company through the acquisition of 100 percent of Affiliated Bank, Bedford, Texas (the resulting institution from the conversion of Affiliated Bank to a commercial bank charter).	Newspaper:	Not available
			Federal Register:	01/16/2018
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch to be located at 201 Northeast 28th Street, Fort Worth, Texas 76164.	Newspaper:	Not available
			Federal Register:	Not applicable
GRAHAM SAVINGS FINANCIAL CORP	CIC	Retroactive notice of change in control by Roy Thomas Pitcock, Jr., Graham, Texas; Medora Jacqueline Pitcock Eubank, Fort Worth, Texas; the Melissa Pitcock Trust, Graham, Texas; and Angela Allison Pitcock Adams, Aledo, Texas (together known as the Pitcock Family Group, a group acting in concert), to acquire and retain ten percent or more of the outstanding shares and thereby control of Graham Savings Financial Corp., which controls Graham Savings and Loan SSB, both of Graham, Texas.	Newspaper:	01/02/2018
			Federal Register:	Not available
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 3388 Old Spanish Trail, Houston, Texas 77021.	Newspaper:	12/14/2017
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 December 23, 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	The Charles Schwab Corporation, San Francisco, California, to acquire a de novo depository institution, Charles Schwab Trust Bank, Henderson, Nevada, a state-chartered savings bank.	Newspaper:	12/21/2017
			Federal Register:	01/08/2018
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California, proposes to open a new branch at 33 East Carrillo Street, Santa Barbara, California.	Newspaper:	12/16/2017
			Federal Register:	Not applicable
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to open a new branch at 241 W. Main Street, Turlock, California.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE		

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