
Federal Reserve Release



H.2

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

No. 46

Week Ending November 18, 2017

Bank Holding Companies

South State Corporation, Columbia, South Carolina -- to merge with Park Sterling Corporation, Charlotte, North Carolina, and thereby indirectly acquire Park Sterling Bank.

- Approved, November 14, 2017

Forms

Forms -- initial Board review to extend without revision the Disclosure Requirements Associated with CFPB's Regulation DD (Truth in Savings Act).

- Proposed, November 15, 2017

Monetary and Financial Policy

Term Deposit Facility (TDF) -- to authorize adjustments to the terms and conditions of individual TDF test operations that raise significant technical or operational issues, and to consolidate prior authorizations relating to proposed TDF testing.

- Approved, November 15, 2017

Regulations and Policies

Regulatory Capital Rules -- interagency final rule to extend the current transition provisions in the Board's capital rules for certain regulatory capital deductions and other requirements for banking organizations that are not subject to the advanced approaches capital rules.

- Approved, November 9, 2017

(A/C)

Rules of Organization and Rules Regarding Delegation of Authority -- amendments to the Board's quorum rule to enhance efficiency while retaining the Board's ability to function in an emergency.

- Approved, October 25, 2017

(A/C)

Enforcement

Maple Leaf Financial, Inc., Newbury, Ohio -- cease-and-desist order dated March 27, 2009, and amended cease-and-desist order dated July 8, 2010, both issued by the Office of Thrift Supervision, terminated on November 8, 2017.

- Announced, November 14, 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 Branches, Domestic**

Boston

BankNewport, Newport, Rhode Island -- to establish branches at 5 South Angell Street, Providence, and 55 Dorrance Street (two applications).

- Approved, November 17, 2017

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 13901 Narcoosee Road, Orlando, Florida.

- Approved, November 16, 2017

Atlanta

Reliant Bank, Brentwood, Tennessee -- to establish branches at 633 Chestnut Street, Chattanooga, and 1835 East Northfield Boulevard, Murfreesboro.

- Approved, November 14, 2017

Bank Holding Companies

Director, S&R

First Citizens BancShares, Inc., Raleigh, North Carolina -- request for temporary relief from certain commitments.

- Granted, November 14, 2017

Philadelphia

Lawrence Keister & Co, Scottsdale, Pennsylvania -- to acquire shares of Mid Penn Bancorp, Inc., Millersburg, and thereby indirectly acquire shares of Mid Penn Bank.

- Withdrawn, November 17, 2017

Bank Holding Companies

St. Louis

Lincoln County Bancorp, Inc., Troy, Missouri -- to acquire, indirectly through NFB Acquisitions, Inc., Troy, shares of New Frontier Bancshares, Inc., St. Charles, and thereby indirectly acquire New Frontier Bank; and for NFB Acquisitions, Inc., to become a bank holding company by acquiring shares of New Frontier Bancshares, Inc., and thereby indirectly acquiring New Frontier Bank, St. Charles.

- Approved, November 17, 2017

Philadelphia

Mid Penn Bancorp, Inc., Millersburg, Pennsylvania -- to acquire The Scottdale Bank & Trust Company, Scottsdale, through the bank's merger with and into Mid Penn Bank, Millersburg.

- Approved, November 17, 2017

Richmond

Select Bancorp, Inc., Dunn, North Carolina -- to acquire Premara Financial, Inc., Charlotte, and thereby indirectly acquire Carolina Premier Bank.

- Approved, November 15, 2017

Banking Supervision & Regulation

Director, S&R

JPMorgan Chase & Co., New York, New York -- request to redeem certain trust preferred securities.

- Granted, November 14, 2017

Banks, Foreign

New York

ABLV Bank, AS, Riga, Latvia -- to establish a representative office in Jersey City, New Jersey.

- Withdrawn, November 16, 2017

Change in Bank Control

Kansas City

Clarkson Management Company, Clarkson, Nebraska -- to retain control of Clarkson Management Company and its subsidiary, Clarkson Bank, Clarkson.

- Permitted, November 16, 2017

Atlanta

Jeanerette First National Bancorp, Inc., Jeanerette, Louisiana -- change in bank control of Jeanerette First National Bancorp, Inc., and its subsidiary, The First National Bank of Jeanerette, Jeanerette.

- Permitted, November 14, 2017

Atlanta

PriorityOne Capital Corporation, Magee, Mississippi -- to retain control of PriorityOne Capital Corporation and its subsidiary, PriorityOne Bank, Magee.

- Permitted, November 14, 2017

Atlanta

Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee -- change in bank control of Tennessee State Bancshares, Inc., and its subsidiary, Tennessee State Bank, Pigeon Forge.

- Withdrawn, November 15, 2017

Extensions of Time

Director, S&R

JPMorgan Chase & Co., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, November 17, 2017

Secretary

Large Financial Institution Rating System -- extension to February 15, 2018, of the comment period on a proposed new rating system for supervision of large financial institutions.

- Approved, November 17, 2017

Chicago

Merchants Bancorp, Carmel, Indiana -- extension to March 27, 2018, to acquire Joy State Bank, Joy, Illinois.

- Granted, November 14, 2017

Secretary

Supervisory Guidance for Boards of Directors -- extension to February 15, 2018, of the comment period on proposed guidance on supervisory expectations for boards of directors of firms supervised by the Federal Reserve.

- Approved, November 17, 2017

Financial Holding Companies

Chicago

HCB Financial Corp., Hastings, Michigan -- election to become a financial holding company.

- Effective, November 16, 2017

Membership

Kansas City

The First National Bank of Thomas, Thomas, Oklahoma -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, The First Bank of Thomas.

- Approved, November 15, 2017

Savings and Loan Holding Companies

Cleveland

First Mutual Holding Co., Lakewood, Ohio -- to acquire Doolin Security Savings Bank, FSB, New Martinsville, West Virginia, in connection with the formation and acquisition of First Mutual Bank, Belpre, Ohio, and the subsequent merger of Doolin Security Savings Bank and First Mutual Holding Co.'s thrift subsidiary, Belpre Savings Bank, Belpre, with and into First Mutual Bank.

- Approved, November 14, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending November 18, 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:	Not available
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:	Not available
			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 **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 November 18, 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:	Not available
			Federal Register:	Not applicable
STANDARD CHARTERED BANK INTERNATIONAL (AMERICAS) LIMITED	Other Foreign	Standard Chartered Bank International (Americas) Ltd., Miami, Florida, to amend its Articles of Association to designate its home office as located in New York, New York.	Newspaper:	Not applicable
			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

Filings received during the week ending November 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NORTHERN BANK AND TRUST COMPANY	* Branch	First Northern Bank & Trust Co., Palmerton, PA, to establish a branch at 114 West Harford Street, Milford, PA.	Newspaper:	11/15/2017
			Federal Register:	Not applicable

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 November 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARRIS WILLIAMS UK HOLDINGS LLC	Investment	Prior notice by Agreement Corp. Harris Williams UK Holdings LLC, Richmond, Virginia, (a subsidiary of PNC Bank) to make an investment in a Frankfort subsidiary, pursuant to Section 211.9(f) of Regulation K	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 November 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period		
SANDY SPRING BANCORP, INC.	* 18C	Sandy Spring Bancorp, Inc., Olney, Maryland, to acquire WashingtonFirst Bankshares, Inc., Reston, Virginia, and thereby indirectly acquire WashingtonFirst Bank, Reston, Virginia, pursuant to Sections 3 and 4 of the Bank Holding Company Act. Additionally, Sandy Spring Bank, Olney, Maryland, to merge with WashingtonFirst Bank, Reston, Virginia, and incident thereto establish branches.	Newspaper:	07/26/2017	
	* 3A5		Federal Register:	08/01/2017	
	4c8				
	* Branch				

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 November 18, 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
FINEMARK HOLDINGS, INC.	4c8	FineMark Holdings, Inc., Fort Myers, Florida, to establish a program to lend to officers of the bank in order to aid them in exercising stock options that are expiring without causing them financial hardship.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST FLORIDA BANK	* Branch	First Florida Bank, Destin, Florida, to establish a branch located at 701 Harrison Avenue, Panama City, Florida.	Newspaper:	12/10/2017
			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
IBERIABANK	* 18C	IBERIABANK, Lafayette, Louisiana, to merge with Gibraltar Private Bank & Trust Company, Coral Gables, Florida. BKBR: In connection with the merger with Gibraltar Private Bank & Trust Company, to acquire the following branches: Fort Lauderdale Branch, 450 E. Las Olas Boulevard, Suite 1220, Fort Lauderdale, Florida; Naples Branch, 5551 Ridgewood Drive, Suite 100, Naples, Florida; Downtown Branch, 200 S. Biscayne Boulevard, Suite 2850, Miami, Florida; San Ignacio Avenue Branch, 1575 San Ignacio Avenue, Coral Gables, Florida; Gibraltar Private Bank & Trust Co., 55 Alhambra Plaza, 8th Floor, Coral Gables, Florida; Miami Beach Branch, 400 Arthur Godfrey Road, Suite 102, Miami, Florida; Ocean Reef Branch, 35 Ocean Reef Drive, Suite 100, Key Largo, Florida; Park Ave Branch, 280 Park Ave, 29th Floor, New York, New York.	Newspaper:	12/10/2017
	* Branch		Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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		

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 18, 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: Federal Register:	Not available 10/11/2017
BANK OF OAKFIELD	* Branch	Bank of Oakfield, Oakfield, Wisconsin, to establish a branch at 171 S. Pioneer Road, Fond du Lac, Wisconsin.	Newspaper: Federal Register:	11/16/2017 Not applicable
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: Federal Register:	Not available 11/07/2017
CHOICEONE BANK	* Branch	ChoiceOne Bank, Sparta, Michigan to establish a branch at 590 E. Division, Rockford, Michigan.	Newspaper: Federal Register:	11/24/2017 Not applicable
DE WITT BANCORP, INC.	CIC	Notice by Jeffrey A. Graves, Durant, Iowa, individually, and acting in concert with Carla Graves, Durant, Iowa, for approval to acquire control of more than 25 percent of the voting shares and Notice by Jutta Hansen Revocable Trust No. 2, Whitefish Bay, Wisconsin, Jutta Hansen Trustee, together with Tyler J. Swahn, Roseville, California% Melanie K. Hansen Trust No. 2, Bettendorf, Iowa, Melanie K. Hansen, Bettendorf, Iowa Trustee, Melanie K. Hansen Trust No. 1, Bettendorf, Iowa, Melanie K. Hansen, Bettendorf, Iowa, Trustee, Cooper T. Fergus, Whitefish Bay, Wisconsin% Nolan W. Fergus, Whitefish Bay, Wisconsin, Maxwell J. Hansen, Grand Mound, Iowa, Christian T. Hansen, Grand Mound, Iowa, Kiersten A. Hansen, Grand Mound, Iowa, Lieza C. Hansen, Grand Mound, Iowa, to be added to the Hansen Family Control Group approved on May 20, 2005 and retain control of 27.17 percent of the voting shares of DeWitt Bancorp, Inc. and thereby indirectly control DeWitt Bank & Trust Co., both of DeWitt, Iowa.	Newspaper: Federal Register:	11/28/2017 12/05/2017

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 18, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE BANCSHARES, INC.	CIC	Notice by Nathan Halverson, Mason City, Iowa, individually and as co-trustee of the Richard A. Halverson Disclaimer Trust, and as a group acting in concert with Kelli Halverson, Scottsdale, Arizona, and the Richard A. Halverson Disclaimer Trust, Mason City, Iowa, co-trustees Richard A. Halverson and Nathan Halverson, both of Mason City, Iowa, to join Richard A. Halverson as members of the Halverson Family Control Group and retain control of 91.44 percent of Farmers State Bancshares, Inc., Mason City, Iowa, and thereby indirectly control Farmers State Bank, Northwood, Iowa.	Newspaper: Federal Register:	10/28/2017 11/01/2017
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: Federal Register:	Not available 11/07/2017
THUMB NATIONAL BANK AND TRUST COMPANY	Member	Thumb National Bank & Trust Co., Pigeon, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available 12/05/2017
WFC, INC.	CIC	Notice by David L. Schultz, Luana, Iowa, to acquire 26.67 percent of the voting shares of WFC, Inc. and thereby indirectly acquire control of Waukon State Bank, both of Waukon, Iowa.	Newspaper: Federal Register:	11/21/2017 11/22/2017

District: 7
Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas to establish a branch bank facility at 3612 North Highway 7, Hot Springs Village, Arkansas.	Newspaper:	11/23/2017
			Federal Register:	Not applicable
COMMUNITY FINANCIAL SERVICES BANK	* Branch	Community Financial Services Bank, Benton, Kentucky, to establish a branch facility located at 100 Dick Castleman Bypass, Mayfield, Kentucky.	Newspaper:	11/22/2017
			Federal Register:	Not applicable
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M&P Community Bancshares, Inc., Newport, Arkansas, for a total of ownership of up to 38 percent.	Newspaper:	12/11/2017
			Federal Register:	12/15/2017

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE		

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District: 9
Federal Reserve Bank of Minneapolis
Filings received during the week ending November 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 18, 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
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a branch at 8500 South 30th Street, Lincoln, Nebraska.	Newspaper: Federal Register:	11/15/2017 Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 18, 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
COMMUNITY BANK HOLDINGS OF TEXAS, INC.	CIC	Notice by the Ginne Cook Davis Trust under the Cook 2017 Children's Trust Agreement, Byron C. Cook, Trustee, and the Katie L. Cook Trust under the Cook 2017 Children's Trust Agreement, Byron C. Cook, Trustee, to join the Cook Family Group, a group acting in concert previously approved under the Change in Bank Control Act on December 16, 2010, to retain 25 percent or more of the outstanding common shares of Community Bank Holdings of Texas, Inc. and indirectly Community National Bank & Trust of Texas, all of Corsicana, Texas.	Newspaper: Federal Register:	11/27/2017 11/29/2017
HENDERSON CITIZENS BANCSHARES, INC.	* 3A3	Application by Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire Union State Bancshares, Inc., Florence, Texas, and therefore, indirectly, Union State Bank, Florence, Texas.	Newspaper: Federal Register:	11/17/2017 11/16/2017

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 **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 18, 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
CBC BANCORP	* 3A1	CBC Bancorp to become a bank holding company by acquiring approximately 98.3 percent of the outstanding common stock of NCAL Bancorp and thereby indirectly acquiring its subsidiary bank, Commercial Bank of California, all of Irvine, California.	Newspaper:	12/11/2017
			Federal Register:	12/11/2017
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, Inc. filed a FHC Declaration.	Newspaper:	12/04/2017
			Federal Register:	12/12/2017
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$20 million public welfare investment in Raymond James CA Housing Opportunities Fund VI, LLC.	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.

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
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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.

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