
Federal Reserve Release



H.2

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

No. 43

Week Ending October 22, 2016

Regulations and Policies

Appraisal Requirements Exception -- interagency temporary exception from the appraisal requirements for real estate-related financial transactions by regulated financial institutions in areas affected by severe storms and flooding in Louisiana.
- Approved, October 18, 2016

Countercyclical Capital Buffer -- to affirm the countercyclical capital buffer at the current level of 0 percent for U.S.-based credit exposures.
- Approved, October 21, 2016

Cyber Risk Management Standards -- interagency advance notice of proposed rulemaking and request for comment on enhanced cyber risk management standards for large and interconnected financial companies supervised by the federal banking agencies.
- Approved, October 18, 2016

Secondary Treasury Market Data Collection -- to collect data from banks for secondary market transactions in U.S. Treasury securities and to enter into negotiations with the Financial Institution Regulatory Authority to potentially act as the Board's collection agent for that data.
- Approved, October 18, 2016

Reserve Bank Operations

Federal Reserve Bank of Chicago -- authorization to open customer segregated accounts for ICE Clear Credit LLC; Chicago Mercantile Exchange, Inc.; and Options Clearing Corporation, in accordance with section 4d of the Commodity Exchange Act.
- Approved, October 18, 2016

BS&R Banking 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**

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish a branch at 121 First Avenue South, Franklin.

- Approved, October 21, 2016

Boston

Watertown Savings Bank, Watertown, Massachusetts -- to establish a branch at 1265 Main Street, Waltham.

- Approved, October 19, 2016

Bank Holding Companies

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- to acquire via merger Birmingham Bloomfield Bancshares, Inc., Birmingham, and thereby indirectly acquire Bank of Birmingham.

- Withdrawn, October 19, 2016

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- to acquire through merger Ouachita Bancshares Corporation, Monroe, Louisiana, and thereby indirectly acquire Ouachita Independent Bank.

- Withdrawn, October 17, 2016

Bank Holding Companies

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- to merge with Central Community Corporation, Temple, Texas, and thereby indirectly acquire First State Bank Central Texas, Austin.

- Withdrawn, October 17, 2016

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an additional ownership interest in its subsidiary, Anchor Capital Advisors, LLC, Boston.

- Approved, October 20, 2016

Kansas City

Durant Bancorp, Inc., Durant, Oklahoma -- to acquire North American Bancshares, Inc., Sherman, Texas, and thereby indirectly acquire American Bank of Texas.

- Approved, October 20, 2016

Kansas City

Equity Bancshares, Inc., Wichita, Kansas -- to acquire Community First Bancshares, Inc., Harrison, Arkansas, and indirectly acquire control of Community First Bank; and for Equity Bank, Andover, Kansas, to merge with Community First Bank and thereby establish branches.

- Approved, October 18, 2016

General Counsel

North Shore Bank, FSB, Brookfield, Wisconsin -- waiver of application to acquire Layton Park Financial Group, Inc., West Allis, and Layton State Bank, in connection with Layton State Bank's merger with and into North Shore Bank.

- Granted, October 20, 2016

Bank Holding Companies

Chicago

Sullivan Bancshares, Inc., Sullivan, Illinois -- to merge with Moultrie Bancorp, Inc., Lovington, and thereby indirectly acquire Hardware State Bank; and for Sullivan Bancshares, Inc. Employee Savings & Retirement Plan, Sullivan, to become a bank holding company by acquiring shares of Sullivan Bancshares, Inc., and thereby acquire control of First National Bank of Sullivan.

- Approved, October 20, 2016

Banks, State Member

Atlanta

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

- Approved, October 21, 2016

Change in Bank Control

St. Louis

First Malden Bancshares, Inc., Malden, Missouri -- to retain control of First Malden Bancshares, Inc., and its subsidiary, First Missouri Bank of SEMO, Kennett.

- Permitted, October 19, 2016

St. Louis

FMS Bancorp, Inc., Poplar Bluff, Missouri -- to retain control of FMS Bancorp, Inc., and its subsidiaries, First Missouri State Bank, Poplar Bluff, and First Missouri State Bank of Cape County, Cape Girardeau.

- Permitted, October 19, 2016

Change in Bank Control

Chicago

Greenwoods Financial Group, Inc., Lake Mills, Wisconsin -- change in bank control of Greenwoods Financial Group, Inc., and its subsidiary, The Greenwood's State Bank, Lake Mills.

- Permitted, October 21, 2016

Dallas

Sundown Bankshares, Inc., Sundown, Texas -- change in bank control of Sundown Bankshares, Inc., and its subsidiary, Sundown State Bank, Sundown.

- Permitted, October 21, 2016

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to February 10, 2017, to establish a branch at 505 Northview Road, Nixa, Missouri.

- Granted, October 18, 2016

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to January 22, 2017, to increase its ownership of Minier Financial, Inc., and thereby increase its indirect ownership of First Farmers State Bank, Minier.

- Granted, October 19, 2016

Financial Holding Companies

Director, BS&R

Commonwealth Bank of Australia, Sydney, Australia -- election to be treated as a financial holding company.

- Effective, October 20, 2016

Membership

St. Louis

Farmers and Merchants Bank, Baldwin, Mississippi -- to become a member of the Federal Reserve System.

- Approved, October 20, 2016

Savings and Loan Holding Companies

Dallas

The SLHC Trust, Raleigh, North Carolina -- to become a savings and loan holding company by acquiring shares of NexBank Capital, Inc., Dallas, Texas, and thereby indirectly acquire NexBank, SSB.

- Approved, October 20, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 22, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 22, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEWTOWN SAVINGS BANK	* 3A3	NSB Holdings, Inc., and NSB Mutual Holding Company, both of Newtown, Connecticut, to become bank holding companies by acquiring 100 percent of the voting shares of Newtown Savings Bank, Newtown, Connecticut, pursuant to Section 3(a)(1) and 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper:	10/23/2016
	* 3A1		Federal Register:	09/29/2016

District: 2

Federal Reserve Bank of New York

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 22, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMILTON BANCORP, INC	* 3A1	Hamilton Bancorp, Inc., Ephrata, PA, to form a bank holding company by acquiring Stonebridge Bank, West Chester, PA.	Newspaper:	11/07/2016
			Federal Register:	11/21/2016

District: 3

Federal Reserve Bank of Philadelphia

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 22, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
STANDARD FINANCIAL CORP	* 3A3	Application by Standard Financial Corporation, Murrysville, Pennsylvania, to acquire Allegheny Valley Bancorp, Inc., Pittsburgh, Pennsylvania, and thereby acquire control of Allegheny Valley Bank of Pittsburgh, Pittsburgh, Pennsylvania, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper:	Not available
	* 3A5		Federal Register:	11/15/2016

District: 4

Federal Reserve Bank of Cleveland

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending October 22, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK, WINDSOR V.	* Branch	Farmers Bank, Windsor, Virginia, requests approval to establish a branch at 1403 Greenbrier Parkway, Suite 110, Chesapeake, Virginia.	Newspaper:	11/04/2016
			Federal Register:	Not applicable
UNITED BANKSHARES, INC.	* 3A5 * 18C * Branch	United Bankshares, Inc., Charleston, West Virginia, and UBV Holding Company, LLC, Fairfax, Virginia, to acquire 100% of the voting securities of Cardinal Financial Corporation, McLean, Virginia, and thereby indirectly, acquire Cardinal Bank, McLean, Virginia. In addition, United Bank, Fairfax, Virginia, to merge with Cardinal Bank, McLean, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
VIRGINIA PARTNERS BANK	CIC	Kenneth R. Lehman, Arlington, Virginia, to control 42.7% of Virginia Partners Bank, Fredericksburg, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

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

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 22, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAYTON HC, INC.	* 3A3 * 3A1	Clayton HC, Inc., Knoxville, Tennessee, and its subsidiaries, Apex Bancorp and Apex Bank, both of Camden, Tennessee, to acquire American Patriot Bank, Greeneville, Tennessee.	Newspaper:	Not available
			Federal Register:	11/15/2016
FIRST GREEN BANCORP, INC.	CIC	Prior change in control notice filed by The FGB Term Trust, Robert H. Godwin, and Edward E. Haddock, Jr., all of Winter Park, Florida, and Al Thomas, Fort Lauderdale, Florida, to collectively acquire 25.24 percent of the outstanding shares of common stock of First Green Bancorp, Inc., and its subsidiary, First Green Bank, both of Mount Dora, Florida.	Newspaper:	Not available
			Federal Register:	11/07/2016
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/27/2015
			Federal Register:	Not available
SYNOVUS BANK	Member	Synovus Bank, Columbus, Georgia, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 22, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFINANCIAL CORPORATION	* 3A1	BankFinancial Corporation, Burr Ridge, Illinois to become a bank holding company through the conversion of its federal savings bank subsidiary, BankFinancial, F.S.B., Olympia Fields, Illinois, into a national bank to be known as BankFinancial, National Association.	Newspaper:	Not available
			Federal Register:	11/21/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
FIRST MERCHANTS CORPORATION	* 3A3	First Merchants Corporation, Muncie, Indiana, to acquire 12.11 percent of Independent Alliance Banks, Inc., and thereby indirectly acquire shares of IAB Financial Bank, both of Fort Wayne, Indiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	10/28/2016
			Federal Register:	10/26/2016
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
			Federal Register:	09/12/2016
HURON VALLEY BANCORP, INC.	CIC	Notice by Matthew K. Murvay, Individually, Aliso Viejo, California, to acquire 20.76 percent of the voting shares of Huron Valley Bancorp, Inc., Milford, Michigan, and thereby indirectly control Huron Valley State Bank, Milford, Michigan.	Newspaper:	11/01/2016
			Federal Register:	11/03/2016
JOHNSON FINANCIAL GROUP, INC.	CIC	The Johnson Financial Group, Inc. Voting Trust Agreement dated October 10, 2016, Helen P. Johnson-Leipold as trustee, to join the existing Johnson Family Control Group that was approved on January 31, 2012, to acquire 25 percent or more of the voting shares of Johnson Financial Group, Inc., and thereby indirectly acquire Johnson Bank, both of Racine, Wisconsin	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 22, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
LASALLE BANCORP, INC.	CIC	Gerald F. Fitzgerald, Jr., Palatine, Illinois; the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr., as trustee; S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; Julie F. Schauer, Palatine, Illinois; the Julie F. Schauer 1994 Trust, Palatine, Illinois, with Julie F. Schauer as trustee; the GFF Family Exempt Trust Dated January 18, 1988, Inverness, Illinois, with Gerald F. Fitzgerald, Jr., James G. Fitzgerald, Thomas G. Fitzgerald and Peter G. Fitzgerald, as co-trustees; Otis Road Investments, LP, Inverness, Illinois, with Otis Management LLC, Inverness, Illinois as its general partner; and Otis Management LLC, Inverness, Illinois with James G. Fitzgerald as its member, acting in concert, to retain and acquire 25 percent or more of the shares or LaSalle Bancorp, Inc. and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper:	08/18/2016
			Federal Register:	08/24/2016
RIVER HOLDING COMPANY	* 3A5	River Holding Company, Stoddard, Wisconsin, to merge with Sparta Union Bancshares, Inc., Sparta, Wisconsin and thereby indirectly acquire Union National Bank and Trust Company, Sparta, Wisconsin.	Newspaper:	Not available
			Federal Register:	09/09/2016
RIVER HOLDING COMPANY	CIC	Paul Schams, individually, La Crosse, Wisconsin, and together with Thomas Schams, La Crosse, Wisconsin, Timothy Schams, Coon Valley, Wisconsin, Deborah Korth, La Crosse, Wisconsin, Tracy Servais, La Crosse, Wisconsin, and Paula Hilby, Onalaska, Wisconsin, as a group acting in concert to retain 25 percent or more of the shares and thereby control River Holding Company, Stoddard, Wisconsin. River Holding Company controls River Bank, Stoddard, Wisconsin and Wisconsin River Bank, Sauk City, Wisconsin.	Newspaper:	10/20/2016
			Federal Register:	11/01/2016
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire up to an additional 14 percent (for aggregate ownership up to 34 percent) of TS Contrarian Bancshares, Inc., Treynor, Iowa and thereby increase its indirect ownership of Bank of Tioga, Tioga, North Dakota.	Newspaper:	Not available
			Federal Register:	11/10/2016
TS CONTRARIAN BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc. and TS Contrarian Bancshares, Inc., both of Treynor, Iowa, to acquire 100 percent of the voting shares of First National Bank and Trust Company, Clinton, Illinois.	Newspaper:	Not available
			Federal Register:	11/10/2016

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.

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 22, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
F&M BANK AND TRUST COMPANY	Member	F&M Bank and Trust Company, Hannibal, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST COMMUNITY BANCSHARES, INC.	* 3A5	First Community Bancshares, Inc., Batesville, Arkansas, to merge with Little River Bancshares, Inc., Lepanto, Arkansas, and thereby indirectly acquire Little River Bank, Lepanto, Arkansas.	Newspaper: Federal Register:	11/12/2016 11/16/2016

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 22, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MUDDY BANCORP, INC.	* 3A3	Big Muddy Bancorp, Inc., Dutton, Montana, to acquire 100 percent of S.B.T. Financial, Inc., Townsend, Montana, and thereby indirectly acquire The State Bank of Townsend, Townsend, Montana.	Newspaper: Federal Register:	Not available 11/11/2016
CITIZENS STATE BANK OF ARLINGTON	CIC	Change in Control Notice by John R. Rice, Brookings, South Dakota, and Mary D. Rice, Boston, Massachusetts, individually and as a group acting concert, to retain 25 percent or more of the shares of Citizens State Bank of Arlington, Arlington, South Dakota.	Newspaper: Federal Register:	Not available 10/18/2016
CURRIE BANCORPORATION, INC.	* 3A3	Currie Bancorporation, Inc., Currie, Minnesota, to acquire 100 percent of First State Bank of Okabena, Okabena, Minnesota.	Newspaper: Federal Register:	10/24/2016 10/28/2016
KANDIYOHI BANCSHARES, INC.	CIC	Change in Control Notice by Alix E. Behm, Willmar, Minnesota, to acquire 25 percent or more of the shares of Kandiyohi Bancshares, Inc., Willmar, Minnesota, and thereby indirectly gain control of Home State Bank, Litchfield, Minnesota.	Newspaper: Federal Register:	Not available 11/07/2016

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.

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

NONE

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 22, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FEO INVESTMENTS, INC.	CIC	Notification submitted by Otten Investments, LP, Norfolk, Nebraska, and Jarvis Otten, Norfolk, Nebraska, individually and as general partner, to acquire control of FEO Investments, Inc., parent of Elkhorn Bank & Trust, both of Norfolk, Nebraska.	Newspaper:	10/30/2016
			Federal Register:	11/03/2016
FIRST STATE BANK NEBRASKA	* Branch	First State Bank Nebraska, Lincoln, Nebraska, to establish a branch at 4915 Old Cheney Road, Lincoln, Nebraska, in conjunction with the relocation of its head office to 2701 Grainger Parkway, Lincoln, Nebraska.	Newspaper:	10/25/2016
			Federal Register:	Not applicable
FIRST YORK BAN CORP.	* 3A3 * 18C * Branch	First York Ban Corp, York Nebraska, to acquire 100 percent of the voting shares of Swedlund Management Company, and thereby indirectly acquire control of Murray State Bank, both of Murray, Nebraska. Cornerstone Bank, York, Nebraska, to merge with Murray State Bank, Murray, Nebraska, and incident thereto, to establish a branch in Murray, Nebraska.	Newspaper:	11/20/2016
			Federal Register:	11/16/2016
HAINES FINANCIAL CORP	CIC	Lisa K. Haines, Dallas, Texas, individually, and as trustee, Gary D. Whitcomb, Woodward, Oklahoma, trustee, the Lisa K. Haines Financial Services Trust, Horseshoe Bay, Texas, Julee S. Thummel, Yukon, Oklahoma, individually and as trustee, John T. Phillips, Cashion, Oklahoma, trustee, and the Julee S. Lawrence Financial Services Trust, Horseshoe Bay, Texas, to retain shares and become members of the Haines Control Group, which controls 25 percent or more of the shares and thereby control of Haines Financial Corp, Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

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

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 22, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CALDWELL HOLDING COMPANY	* 3A5	Application by Caldwell Holding Company, Columbia, Louisiana, to acquire Progressive National Financial Corporation, and therefore, indirectly, Progressive National Bank, both of Mansfield, Louisiana.	Newspaper:	11/04/2016
			Federal Register:	10/31/2016
CHICO BANCORP, INC.	CIC	Notice by Patsy Johnson of Chico, Texas, individually, and Patrick Johnson and Patsy Johnson, both of Chico, Texas, collectively as the "Johnson Family Group", have applied to the Federal Reserve Board for permission for (i) Patsy Johnson to retain control of 20.50 percent of the outstanding shares of common stock, (ii) for the Johnson Family Group to retain control of 21.58 percent of the outstanding shares of common stock, and (iii) for the Johnson Family Group to increase this control to 22.12 percent or more of the outstanding shares of common stock, and thereby control of Chico Bancorp, Inc., Chico, Texas and indirectly, First State Bank, Chico, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 22, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATHAY GENERAL BANCORP	* 3A3 * 3A5	1) Cathay General Bancorp to acquire SinoPac Bancorp and its subsidiary bank, Far East National Bank, and 2) Immediately following the acquisition, SinoPac Bancorp will merge with and into Cathay General Bancorp, all of Los Angeles, California.	Newspaper: Federal Register:	Not available 11/02/2016
GREEN DOT BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain deposit liabilities from Sunrise Banks, National Association, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
H BANCORP LLC	* 4c8	H Bancorp LLC, Irvine, California, to acquire at least 1,000,000 additional shares of Bay Bancorp, Inc., and indirectly of Bay Bank, FSB, both in Columbia, Maryland, and thereby engage in operating a savings and loan association.	Newspaper: Federal Register:	11/04/2016 11/15/2016
NEIGHBORHOOD BANCORP	CIC	Change in Bank Control Notice by Stephen S. Taylor, Jr., Los Angeles, California, to acquire 10 percent or more of the voting shares of Neighborhood Bancorp, National City, California, and thereby indirectly acquire control of Neighborhood National Bank, San Diego, California.	Newspaper: Federal Register:	10/18/2016 Not available
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available

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
- 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

NONE

* Subject to the provisions of the Community Reinvestment Act