
Federal Reserve Release



H.2

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

No. 4

Week Ending January 28, 2017

Forms

Forms -- initial Board review to extend without revision the Generic Clearance for Surveys of Consumer and Community Affairs Publications and Resources (FR 1378), Generic Clearance for Consumer and Stakeholder Surveys (FR 3073), Report of Net Debit Cap (FR 2226), Ad Hoc Payments Systems Survey (FR 3054a), Currency Quality Sampling Survey (FR 3054b), Currency Quality Survey (FR 3054c), and Currency Functionality and Perception Survey (FR 3054d).

- Proposed, January 23, 2017

Personnel

Division of Financial Management -- appointment of Andrew Leonard as senior adviser.

- Announced, January 24, 2017

Division of Financial Stability -- appointment of Michael Kiley as deputy director and Rochelle Edge and John Schindler as associate directors.

- Announced, January 23, 2017

Regulations and Policies

Capital Plan and Stress Test Rules -- final rule regarding changes to the annual Comprehensive Capital Analysis and Review (CCAR) to take into account differing expectations for sound capital planning depending on the size, scope of operations, activity, and systemic risk profile of banking organizations, effective for the 2017 CCAR cycle.

- Approved, January 23, 2017

Reserve Bank Operations

Federal Reserve Bank of Minneapolis -- appointment of Ron J. Feldman as first vice president.

- Approved, January 24, 2017

Enforcement

BB&T Corporation, Winston-Salem, North Carolina -- issuance of a consent
cease-and-desist order.

- Announced, January 27, 2017

NongHyup Bank, Seoul, Korea; and NongHyup Bank, New York Branch, New York,
New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, January 26, 2017

H.2 Actions under delegated authority

January 22, 2017 to January 28, 2017

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

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 26417 US Highway 19 North, Clearwater, Florida.

- Approved, January 25, 2017

Chicago

First Bank & Trust, Evanston, Illinois -- to establish a branch at 111 West Church Street, Libertyville.

- Approved, January 23, 2017

Boston

First Ipswich Bank, Ipswich, Massachusetts -- to establish a branch at 107 High Street, Danvers.

- Approved, January 23, 2017

Chicago

Huron Community Bank, East Tawas, Michigan -- to establish a branch at 2210 South M-76, West Branch.

- Approved, January 23, 2017

Bank Holding Companies

General Counsel

AIM Bancshares, Inc., Levelland, Texas -- waiver of application to acquire High Plains Bancshares, Inc., Muleshoe, in connection with the merger of Muleshoe State Bank with and into AimBank, Littlefield.

- Granted, January 26, 2017

Bank Holding Companies

General Counsel

Castle Creek Capital LLC, Rancho Santa Fe, California -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, January 25, 2017

Dallas

Texas State Bankshares, Inc., Harlingen, Texas -- to acquire by merger Blanco National Holdings, Inc., Blanco, and thereby indirectly acquire The Blanco National Bank.

- Approved, January 27, 2017

Bank Mergers

Boston

Abington Bank, Abington, Massachusetts -- to merge with Holbrook Co-operative Bank, Holbrook, and thereby establish a branch.

- Approved, January 27, 2017

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to purchase the assets and assume the liabilities of a branch of Atlantic Capital Bank, N.A., Chattanooga, at 3200 Keith Street NW, Cleveland.

- Approved, January 27, 2017

Dallas

Texas Regional Bank, Harlingen, Texas -- to acquire by merger The Blanco National Bank, Blanco, and thereby establish branches.

- Approved, January 27, 2017

Bank Premises

New York

- Alden State Bank, Alden, New York -- to make an investment in bank premises.
- Approved, January 27, 2017

Banks, State Member

San Francisco

- East West Bank, Pasadena, California -- to make a public welfare investment.
- Withdrawn, January 26, 2017

Director, S&R

- Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.
- Approved, January 24, 2017

Change in Bank Control

Chicago

- Ambank Holdings, Inc., Davenport, Iowa -- change in bank control of Ambank Holdings, Inc., and its subsidiary, American Bank and Trust Company, N.A., Davenport.
- Permitted, January 27, 2017

Cleveland

- Citizens Commerce Bancshares, Inc., Versailles, Kentucky -- change in bank control of Citizens Commerce Bancshares, Inc., and its subsidiary, Citizens Commerce National Bank, Versailles.
- Permitted, January 26, 2017

Change in Bank Control

Minneapolis

Heritage Bancshares Group, Inc., Spicer, Minnesota -- change in bank control of Heritage Bancshares Group, Inc., and its subsidiary, Heritage Bank, National Association, Spicer.

- Permitted, January 26, 2017

Dallas

MNB Ventures, Inc., Mercedes, Texas -- change in bank control of MNB Ventures, Inc., and its subsidiary, Texas National Bank, Mercedes.

- Withdrawn, January 27, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 28, 2017

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
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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 January 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABLV BANK, AS	FBSEA	ABLV Bank, AS, Riga, Latvia, to establish a representative office in New Jersey, 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
PEAPACK-GLADSTONE BANK	* Branch	Peapack-Gladstone Bank, Gladstone, New Jersey, to establish a mobile branch to serve in all of Peapack-Gladstone Bank's assessment area, comprising of Essex, Hunterdon, Morris, Somerset, Union and Hudson and Hudson Counties and portions of Middlesex County, all of New Jersey.	Newspaper:	02/08/2017
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 28, 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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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 January 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANKSHARES, INC.	4c8	Farmers Bankshares, Inc., Windsor, Virginia to engage in nonbanking activities through the indirect acquisition of a minority interest in Tidewater Home Funding, LLC, Chesapeake, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST CITIZENS BANCSHARES INC.	* 3A3	First Citizens Bancshares, Inc., Raleigh, North Carolina, to acquire at least 5% but less than 9% of the voting securities of First Advantage Bancorp, Clarksville, Tennessee.	Newspaper:	Not available
			Federal Register:	02/21/2017
FIRST REGION BANCSHARES, INC.	CIC	George W. McCall, Cedar Bluff, Virginia, to individually and as a group acting in concert with Haley McLaren, Richmond, Virginia, Connor McCall, Richmond, Virginia, Lisa Merritt, Asheville, North Carolina, Jack D. Merritt, Jr., Abingdon, Virginia, and George W. McCall as trustee of the First Sentinel Bank Employee Stock Ownership Plan of Richlands, Virginia, to control 25% or more of First Region Bancshares, Inc., Richlands, Virginia.	Newspaper:	02/02/2017
			Federal Register:	02/14/2017

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.

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

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES C MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire an additional 0.46 percent of the voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its wholly-owned bank subsidiaries, Community Bank of Mississippi, Forest, Mississippi; Community Bank of Ellisville, Ellisville, Mississippi; Community Bank of North Mississippi, Amory, Mississippi; its 100 percent owned middle-tier bank holding company, Community Bancshares Coast, Inc., Brandon, Mississippi, and its wholly-owned subsidiary bank, Community Bank Coast, Biloxi, Mississippi, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan's ownership in Community Bancshares of Mississippi, Inc. to 17.73 percent.	Newspaper: Federal Register:	03/02/2017 02/27/2017
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: Federal Register:	08/27/2015 Not available

* Subject to the provisions of the Community Reinvestment Act

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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUDUBON COUNTY INVESTMENT COMPANY	* 3A1	Audubon County Investment Company, Audubon, Iowa, to become a bank holding company through the acquisition of Audubon State Bank, Audubon, Iowa.	Newspaper: Federal Register:	Not available 02/27/2017
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: Federal Register:	Not available 09/26/2016
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, individually and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa, together with Sherri A. Becker, Kansas City, Missouri, Linda Deaktor, Chatsworth, California, Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska, Erik Leibsohn, Paradise Vally, Arizona, Steve Leibsohn, Scottsdale, Arizona, and Matthew Rose, Phoenix, Arizona, as a group acting in concert to retain voting control of 68.97 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available 01/10/2017
HOYNE SAVINGS, MHC	* SLHC Acquisition	Hoyne Savings, MHC and Hoyne Financial Corporation, both of Chicago, Illinois intend to acquire 100 percent of Prospect Federal Savings Bank, Worth, Illinois, and merge it with and into Hoyne Savings Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/21/2017
NICOLET BANKSHARES, INC.	* 3A5	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to acquire 100 percent of First Menasha Bancshares, Inc., Neenah, Wisconsin and thereby indirectly acquire The First National Bank -Fox Valley, Neenah, Wisconsin.	Newspaper: Federal Register:	Not available 02/24/2017
WAUPACA BANCORPORATION, INC.	CIC	Stone Pillar Investments, Ltd., Chicago, Illinois, to acquire control of more than 10 percent of the voting shares of Waupaca Bancorporation, Inc., Waupaca, Wisconsin, and thereby indirectly control First National Bank, Waupaca, Wisconsin.	Newspaper: Federal Register:	02/08/2017 02/15/2017

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
WOODTRUST FINANCIAL COF	CIC	Steven Bell individually and as Trustee Steven Bell Revocable Trust under Agreement, dtd 10/21/2009; Paula Bell Trustee Paula Bell Revocable Trust under Agreement dtd 10/21/2009; Elizabeth Killian Trustee Elizabeth Bell Killian Revocable Trust, dtd 08/03/2005; Rebecca Kettleson Trustee Rebecca Lynn Kettleson Revocable Trust, dtd 06/10/2005; Margaret Bell Trustee Margaret S. Bell Revocable Trust, dtd 05/25/2005; Steven Bell Trustee Paula Bell 2009 GRAT FBO Children, Paula Bell Second 2009 GRAT FBO Rebecca Kettleson, Paula Bell Second 2009 GRAT FBO Elizabeth Killian, and Paula Bell Second 2009 GRAT FBO Margaret Bell; Chad or Deborah Kane Trustees Chad and Deborah Kane Revocable Trust, dtd 01/22/2016; Steven Bell Trustee Paula Bell GRAT FBO Chad Kane; Steven Bell Trustee Paula Bell Second GRAT FBO Chad Kane; Catherine Bell Trustee Catherine Bell Revocable Trust, dtd 05/06/2010; James and Susan Mance Trustees Mance Family Revocable Trust; Linda Growney Trustee Linda Growney Revocable Trust dtd 06/09/2008; (Control Group) to retain control of more than 25 percent of the voting shares of WoodTrust Financial Corporation, and thereby indirectly control WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/25/2017

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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 January 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 January 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERI FINANCIAL GROUP, IN	* 3A3	Ameri Financial Group, Inc., Stillwater, Minnesota, to acquire 100 percent of First Resource Bank, Lino Lakes, Minnesota.	Newspaper:	Not available
			Federal Register:	02/24/2017
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Inc., Hazen, North Dakota, to increase its ownership in North Star Holding Company, Inc., Jamestown, North Dakota, as a result of a stock redemption of North Star Holding Company, and thereby indirectly increase its control of Unison Bank, Jamestown, North Dakota.	Newspaper:	Not available
			Federal Register:	02/14/2017
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, to increase its ownership in North Star Holding Company, Inc., Jamestown, North Dakota, as a result of a stock redemption of North Star Holding Company, and thereby indirectly increase its control of Unison Bank, Jamestown, North Dakota.	Newspaper:	Not available
			Federal Register:	02/14/2017
SIGNATURE BANCSHARES, IN EMPLOYEE STOCK OWNERSH PLAN & TRUST	* 3A1	Signature Bancshares, Inc., Employee Stock Ownership Plan & Trust, Minnetonka, Minnesota, to become a bank holding company by acquiring 35 percent of Signature Bancshares, Inc., Minnetonka, Minnesota, and thereby indirectly acquire control of Signature Bank, Minnetonka, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
WADENA BANKSHARES, INC.	* 3A3 * 18C	Wadena Bankshares Inc., Wadena, Minnesota, to acquire 100% of FNB Acquisition Holding Corporation, Wadena, Minnesota. In addition, Wadena State Bank, Wadena, Minnesota, to merge with The First National Bank in Wadena, Wadena, Minnesota.	Newspaper:	Not available
			Federal Register:	02/27/2017
WEST END FINANCIAL CORP.	* 3A3	West End Financial Corp, Ironwood, Michigan, to acquire 100 percent of Ewen Bancshares, Inc., Ewen, Michigan, and thereby indirectly acquire State Bank of Ewen, Ewen, Michigan.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK 7	* Branch	Bank 7, Oklahoma City, Oklahoma, to establish a branch at 6460 N. MacArthur Boulevard, Irving, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST STATE FINANCIAL CORPORATION	CIC	Douglas Briggs, Olathe, Kansas, to retain control of First State Financial Corporation, Overland Park, Kansas, and for approval as a member of the Peters Family Group. In addition, Leigh Briggs, Olathe, Kansas; Christina Peters, Steamboat Springs, Colorado; and Jodi Peters Lightfoot, Steamboat Springs, Colorado, to retain shares of First State Financial Corporation and for approval as members of the Peters Family Group. First State Financial Corporation controls The First State Bank and Trust Company of Larned, Kansas.	Newspaper:	Not available
			Federal Register:	02/14/2017
WOODSTOCK LAND AND CATTLE COMPANY	CIC	James R. Barta, Fremont, Nebraska, to acquire control of Woodstock Land and Cattle Company, parent of Fullerton National Bank, both of Fullerton, Nebraska, through the acquisition of voting shares. In addition, Jack Barta, Fremont, Nebraska, and Walter Hoff, Atlanta, Georgia, to acquire shares of Woodstock Land and Cattle Company, and for approval as members of the Barta/Hoff Control Group.	Newspaper:	01/31/2017
			Federal Register:	01/30/2017

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

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPTEX BANCSHARES, INC.	* 3A1	Application by Captex Bancshares, Inc., Bryan, Texas, to become a bank holding company by acquiring 100 percent of Trenton Bankshares, Inc., and therefore indirectly, First National Bank of Trenton, both of Trenton, Texas.	Newspaper:	02/19/2017
			Federal Register:	02/21/2017
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 1812 Spring Cypress Road, Spring, Texas 77388.	Newspaper:	01/26/2017
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 3201 East Sam Houston Parkway South, Pasadena, Texas 77505.	Newspaper:	01/26/2017
			Federal Register:	Not applicable
HUNTINGTON BANCSHARES, INC.	CIC	Notice by Randall D. Lowery, individually and Melody Lowery, individually, both located in Huntington, Texas; and collectively, a group acting in concert, to acquire 25 percent or more of Huntington Bancshares, Inc., Huntington, Texas, and therefore, indirectly, Huntington State Bank, Huntington, Texas.	Newspaper:	01/30/2017
			Federal Register:	02/14/2017
MNB VENTURES, INC.	CIC	Retroactive notice filed by the MNB 2016 Stock Trust, Edinburg, Texas and Jose Quiroga, Edinburg, Texas individually and as trustee of the MNB 2016 Stock Trust, to acquire and retain more than 25 percent of the shares and thereby control of MNB Ventures, Inc., and indirectly, Texas National Bank, both of Mercedes, Texas.	Newspaper:	Not available
			Federal Register:	02/13/2017
VERITEX COMMUNITY BANK	* 18C * Branch	Application by Veritex Community Bank, Dallas, Texas, to acquire by merger Sovereign Bank, Dallas, Texas, and to establish ten(10) Sovereign Bank locations as branches of Veritex Community Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
VERITEX HOLDINGS, INC.	* 3A5	Application by Veritex Holdings, Inc., Dallas, Texas, to acquire by merger Sovereign Bancshares, Inc., and indirectly Sovereign Bank, both of Dallas, Texas.	Newspaper:	02/12/2017
			Federal Register:	02/21/2017

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAYCOM CORP	* 3A5	1) BayCom Corp, Walnut Creek, California, to merge with First ULB Corp., and thereby indirectly acquire its subsidiary bank, United Business Bank, F.S.B., both of Oakland, California; and 2) United Business Bank, F.S.B., Oakland, California, to merge with and into Bay Commercial Bank, Walnut Creek, California.	Newspaper:	Not available
	* 18C		Federal Register:	02/24/2017

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.

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE