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**Federal Reserve Release**

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*H.2*

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

*No. 50*

*Week Ending December 10, 2016*

Advisory Councils

Community Advisory Council -- announcement of four new members of the council.  
- Announced, December 7, 2016

Board Operations

Board Budgets and Division and Committee Name Changes -- (1) Board operating and capital budgets for 2017 and (2) change in the names of the Division of Banking Supervision and Regulation to the Division of Supervision and Regulation and of the Board's Committee on Bank Supervision to Committee on Supervision and Regulation.  
- Approved, November 18, 2016

(A/C)

Office of Inspector General -- 2017 budget.  
- Approved, December 5, 2016

Forms

Forms -- final Board review to extend with revision the interagency Joint Standards for Assessing Diversity Policies and Practices (FR 2100).  
- Approved, December 5, 2016

Personnel

Division of Financial Stability -- appointment of Andreas Lehnert as director and Nellie Liang as senior adviser.  
- Approved, December 7, 2016

Regulations and Policies

"Illiquid Fund" Investments Guidance -- statement of policy establishing a simplified and streamlined process under which banking entities may seek an extension for the transition period to divest or conform their investments in a narrow class of funds that qualify as "illiquid funds" under section 619 of the Dodd-Frank Act, commonly known as the Volcker Rule.

- Approved, December 7, 2016

Capital Requirements for U.S.-Based Global Systemically Important Bank Holding Companies (GSIBs) -- (1) final rule to make clarifying and technical revisions to the Board's rule regarding risk-based capital surcharges for GSIBs and (2) interim final rule with request for comment to provide certain firms with additional time to complete a portion of a related reporting form.

- Approved, December 6, 2016

Eligibility for 18-Month Examination Cycle -- interagency final rules that increase the number of small banks and savings associations and U.S. branches and agencies of foreign banks eligible for an 18-month rather than a 12-month examination cycle.

- Approved, November 29, 2016

(A/C)

Savings and Loan Holding Companies -- publication for comment of proposal to fully apply the same supervisory rating system to savings and loan holding companies as currently applies to bank holding companies.

- Approved, December 8, 2016

Reserve Bank Operations

Federal Reserve Bank Budgets -- operating and capital budgets for the Federal Reserve Banks, Federal Reserve Information Technology, and Office of Employee Benefits for 2017.

- Approved, December 2, 2016

(A/C)

Enforcement

JCO Ventures, LLC, Union, South Carolina; JCO Partners, L.P.; JCO Partners II, L.P.; HAO Management Company, LLC; HAO Partners, L.P.; HAO Partners II, L.P.; Frances W. Arthur Irrevocable Trust No. 2 for the Benefit of Frances Oxner Jorgenson; FOJ Management Company, LLC; FOJ Partners, L.P.; FOJ Partners II, L.P.; and Arthur Financial Corporation -- written agreement dated August 31, 2011, terminated December 1, 2016.

- Announced, December 6, 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**

## New York

Amboy Bank, Old Bridge, New Jersey -- to establish a branch at 95 Matawan Road, Old Bridge.

- Approved, December 9, 2016

## Kansas City

Bank 7, Oklahoma City, Oklahoma -- to establish a de novo branch at 6460 North MacArthur Boulevard, Irving, Texas.

- Withdrawn, December 8, 2016

## San Francisco

Commonwealth Business Bank, Los Angeles, California -- to establish a branch at 3121 West Olympic Boulevard, Los Angeles.

- Approved, December 9, 2016

**Bank Holding Companies**

## Kansas City

Central Kansas Bancshares, Inc., Woodbine, Kansas -- (1) to become a bank holding company by acquiring The Citizens State Bank and Trust Company, Woodbine, and (2) to acquire Roxbury Bank, Roxbury.

- Approved, December 9, 2016

## Chicago

Fentura Financial, Inc., Fenton, Michigan -- to acquire by merger Community Bancorp, Inc., Saint Charles, and thereby indirectly acquire Community State Bank.

- Approved, December 6, 2016

**Bank Holding Companies**

Dallas

First Artesia Bancshares, Inc., Artesia, New Mexico -- to engage in activities related to extending credit.

- Approved, December 7, 2016

Kansas City

First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado -- to acquire additional shares of First Liberty Capital Corporation, Hugo, parent company of The First National Bank of Hugo.

- Approved, December 9, 2016

General Counsel

Heartland Financial USA, Inc., Dubuque, Iowa -- waiver of application to acquire Founders Bancorp, San Luis Obispo, California, in connection with the merger of their subsidiaries, Founders Community Bank with and into Premier Valley Bank, Fresno.

- Granted, December 9, 2016

Dallas

International Bancshares Corporation, Laredo, Texas, and IBC Subsidiary Corporation -- to acquire International Bank of Commerce (in organization), Oklahoma City, Oklahoma.

- Approved, December 9, 2016

New York

Regal Bancorp, Inc., Livingston, New Jersey -- to become a bank holding company by acquiring Regal Bank, Livingston.

- Approved, December 9, 2016

**Bank Holding Companies**

General Counsel

State Bank Financial Corporation, Atlanta, Georgia -- waiver of application to acquire S Bankshares, Inc., Glennville, in connection with the merger of their subsidiaries, S Bank with and into State Bank and Trust Company, Macon.

- Granted, December 9, 2016

General Counsel

Trustmark Corporation, Jackson, Mississippi -- waiver of application to acquire RB Bancorporation, Athens, Alabama, in connection with the merger of their subsidiaries, Reliance Bank with and into Trustmark National Bank, Jackson.

- Granted, December 7, 2016

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

East Rock Capital, LLC, New York, New York, et al. -- relief from certain commitments.

- Granted, December 7, 2016

Director, BS&R

EJF Capital LLC, Arlington, Virginia, et al. -- relief from certain commitments.

- Granted, December 7, 2016

**Banks, State Member**

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, December 5, 2016

**Banks, State Member**

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, December 8, 2016

New York

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Withdrawn, December 7, 2016

**Change in Bank Control**

Kansas City

FEO Investments, Inc., Norfolk, Nebraska -- change in bank control of FEO Investments, Inc., and its subsidiary, Elkhorn Bank & Trust, Norfolk.

- Permitted, December 9, 2016

Minneapolis

Kandiyohi Bancshares, Inc., Willmar, Minnesota -- change in bank control of Kandiyohi Bancshares, Inc., and its subsidiary, Home State Bank, Litchfield.

- Withdrawn, December 6, 2016

New York

MSB Financial Corp, Millington, New Jersey -- change in bank control of MSB Financial Corp and its subsidiary, Millington Bank, Millington.

- Permitted, December 7, 2016



Extensions of Time

St. Louis

Diamond Bank, Murfreesboro, Arkansas -- extension to March 2, 2017, to establish a branch at 2215 East Parkway, Russellville.

- Granted, December 8, 2016

Secretary

First Community Corporation, Lexington, South Carolina -- extension of time to dispose of a real estate asset.

- Granted, December 7, 2016

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to March 28, 2017, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, December 5, 2016

Minneapolis

Northern Interstate Financial, Inc., Norway, Michigan -- extension to March 12, 2017, to merge with C.F.C. Bancorp, Inc., Crystal Falls, and thereby indirectly acquire First National Bank of Crystal Falls.

- Granted, December 7, 2016

Secretary

United Bankshares, Inc., Charleston, West Virginia -- commenters' requests to extend the comment period on the applications to acquire Cardinal Financial Corporation, McLean, Virginia, and by United Bank, Fairfax, to merge with Cardinal Bank, McLean (two requests).

- Denied, December 6, 2016

**Financial Holding Companies**

St. Louis

Farmers Capital Bank Corporation, Frankfort, Kentucky -- election to become a financial holding company.

- Effective, December 9, 2016

Richmond

Virginia Community Capital, Inc., Christiansburg, Virginia -- election to become a financial holding company.

- Effective, December 8, 2016

**Membership**

San Francisco

United Business Bank, F.S.B., Oakland, California -- (1) for United Business Bank to become a member of the Federal Reserve System, and (2) for First ULB Corp., Oakland, to become a bank holding company by acquiring United Business Bank.

- Withdrawn, December 6, 2016

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERISERV FINANCIAL BAN	* Branch	AmeriServ Financial Bank, Johnstown, PA, to establish a branch office located at 1213 Scalp Avenue, Johnstown, PA.	Newspaper:	12/23/2016
			Federal Register:	Not applicable

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act



District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 10, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS COMMERCE BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by the Versailles Capital Group ("VCG"), consisting of Jeffrey D. Ball, Amber K. Ball, Raymond S. Haga, Amy S. Haga, David R. Brown, David A. Brown, Leah R. Brown, Timothy J. Cambron and his Irrevocable Trust and Revocable Living Trust 2, Anna M. Cambron and her Irrevocable Trust and Revocable Living Trust 2, Carly A. Cambron, Lauren M. Cambron, Seth J. Cambron, Ruggles Sign Company, Conny D. Goodin, Cheryl J. Goodin, John L. Goodin, Allyson J. Goodin, Trent L. Goodin, Carol A. Goodin, Jack A. Kain, Denis G. King, Myra D. King, Brian J. King, David T. Meyers, Michelle S. Oxley, Marion K. Reed, Brenda A. Reed, William R. Shanks, Margaret W. Shanks, Elizabeth A. Blevins, Willard M. Wickstrom, Barry S. Settles, Brian S. Settles, Lindsay Settles, Frank E. Stark, and Marsha S. Stark, to gain control of 25% or more of the outstanding shares of Citizens Commerce Bancshares, Inc., Versailles, KY, thereby indirectly controlling Citizens Commerce National Bank, Versailles, KY.	Newspaper: 12/20/2016 Federal Register: 12/19/2016

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ESSEX BANK	* Branch	Essex Bank, Richmond, Virginia, proposes to establish a branch at 21437 Timberlake Road, Lynchburg, Virginia.	Newspaper:	12/20/2016
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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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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

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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST IC CORPORATION	* 3A1	First IC Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Intercontinental Bank, both of Doraville, Georgia.	Newspaper:	Not available
			Federal Register:	01/09/2017
MARINE BANCORP OF FLORIDA, INC.	* 3A1	Marine Bancorp of Florida, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Marine Bank & Trust Company, both of Vero Beach, Florida.	Newspaper:	12/31/2016
			Federal Register:	01/09/2017
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:	08/27/2015
			Federal Register:	Not available
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the Sugarloaf Marketplace Office, located at 2260 Peachtree Industrial Boulevard, Suite 110, Duluth, Georgia.	Newspaper:	12/21/2016
			Federal Register:	Not applicable

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WB&T BANKSHARES, INC.	CIC	Prior change in control notice filed by Moi M. Monroe and Ida M. Monroe Trust (Moi M Monroe III, Waycross, Georgia, William Joseph Monroe, Jr., Savannah, Georgia, Hannah Hopkins Franklin, Knoxville, Tennessee, Synovus Bank, Columbus Georgia, trustees); Moi M. Monroe III, Cheryl B Monroe, Patricia M. Monroe, J E Stewart Jr, Edwina J Stewart, J E Stewart III, James E Stewart IV, John T Stewart, Joseph Cook Stewart, Amy Fletcher, Mary Stewart Weir, Sam G Stewart, Samuel Gaskin Stewart Jr., Caroline Devane Stewart, Deen J Stewart, Deen Jordan Stewart Jr., and Courtney Nicole Stewart, all of Waycross, Georgia; Ann M Hammond, Sara Stewart Cotton, Steven Collins Cotton, Jr., and Claire Morgan Cotton, all of Atlanta, Georgia; Martha M Veon, Muskatine, Iowa; Ellen Monroe Colberg, Mount Holly, North Carolina; Emily Monroe Pridgen, Rincon, Georgia; The William & Elizabeth Hickam Living Trust (William Hickam and Elizabeth Hickam, trustees, both of Centennial, Colorado); Elizabeth Monroe Grantham, Nicholls, Georgia; Mr. and Mrs. David Bolton, Snellville, Georgia; Walter Hopkins and Carolyn Hopkins, both of Amelia Island, Florida; Mary Hopkins Bailey, Knoxville, Tennessee; William Joseph Monroe, Jr., Ivy S Monroe, Caroline Jordan Monroe, and William Joseph Monroe, III, all of Savannah, Georgia; Mary Helen Monroe, Fernandina Beach, Florida; and Patricia Monroe Fievet, High Point, North Carolina; to acquire as a group 10 percent or more of the shares via a new stock purchase of WB&T Bankshares, Inc., Waycross, Georgia. WB&T Bankshares, Inc. owns 100% of Waycross Bank & Trust in Waycross, Georgia, Guardian Bank in Valdosta, Georgia, and South Coast Bank & Trust in Brunswick, Georgia.	Newspaper: Not available	Federal Register: 12/19/2016

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, and thereby indirectly acquire Bank of Birmingham, Birmingham, Michigan.	Newspaper:	Not available
			Federal Register:	12/14/2016
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
FARMERS & MERCHANTS BANCORP	CIC	Notice by Mike Weis and Valerie Weis, Norwalk, Iowa, individually and as controlling shareholders of Interstate Enterprises, Ltd. a wholly-owned subsidiary of Interstate 35 Telephone Company, Truro, Iowa, and as a group acting in concert with: Paul Cain, Van Meter, Iowa; Kelly Cain, Van Meter, Iowa; David Cain, Van Meter, Iowa; Meghan E. Cain, Van Meter, Iowa; Stephen Cain, Winterset, Iowa; Marvin A. Eivins, Winterset, Iowa; Lillian K. Eivins, Winterset, Iowa; Susan Eivins Brakhane, Winterset, Iowa; James W. Mease, Winterset, Iowa; Sue A. Mease, Winterset, Iowa; Justin J. Mease, Ankeny, Iowa; April S. Schaefer, Cedar Rapids, Iowa; Shane K. Pashek, Winterset, Iowa; Ann Pashek, Winterset, Iowa; Taylor E. Pashek, Winterset, Iowa; Hunter K. Pashek, Winterset, Iowa; Ellie L. Pashek, Winterset, Iowa; Connor J. Pashek, Winterset, Iowa; S. James Smith, Winterset, Iowa; Linda J. Smith, Earlham, Iowa; Kari L. Brett, Altoona, Iowa; Ellen D. Wade, Beacon, New York; M. Randall Townsend, Winterset, Iowa; Kimberly A. Townsend, Winterset, Iowa; Megan A. Townsend, Winterset, Iowa; David E. Trask, Winterset, Iowa; Judith A. Trask, Winterset, Iowa; Kristin Elizabeth Weis, Winterset, Iowa, to acquire control of more than 25 percent of the voting shares of Farmers and Merchants Bancorp, Winterset, Iowa, and thereby indirectly control Farmers & Merchants State Bank, Winterset, Iowa.	Newspaper:	Not available
			Federal Register:	12/09/2016
FARMERS TRUST & SAVINGS BANK	Member	Farmers Trust and Savings Bank, Buffalo Center, Iowa, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act



District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 10, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE ASSOCIATES, INC.	CIC	Notice by Derek S. Nolan, Parker, South Dakota, individually and thereby acting in concert with Donald D. Nolan, Parker, South Dakota, to acquire control of more than 10 percent of the voting shares of First State Associates, Inc., Hawarden, Iowa. First State Associates, Inc. controls First State Bank, Hawarden, Iowa; Farmers State Bank, Marion, South Dakota; and Miner County Bank, Howard, South Dakota.	Newspaper: Federal Register:	11/16/2016 11/25/2016
STRATFORD BANCSHARES, INC.	* 3A5	Stratford Bancshares Inc., Stratford, Wisconsin, to acquire by merger all of the issued and outstanding capital stock of Spencer Bancorporation, Inc., Spencer, Wisconsin, and subsequently merge Stratford State Bank, Stratford, Wisconsin with and into Heritage Bank, Spencer, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2017
UNITED COMMUNITY BANCORP, INC.	* 3A5	United Community Bancorp, Inc., Chatham, Illinois, to merge with Liberty Bancshares, Inc., Alton, Illinois and thereby indirectly acquire Liberty Bank, Alton, Illinois.	Newspaper: Federal Register:	12/04/2016 12/12/2016

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	* Branch	First Financial Bank, El Dorado, Arkansas, to establish a branch facility to be located at 12921 Cantrell Road, Suite 105, Little Rock, Arkansas.	Newspaper: Federal Register:	12/16/2016 Not applicable
FNBC BANCORP INC	CIC	Notice by the Pat McInnis Cooper Marital Trust, John A. Cooper III as trustee, individually and as part of a family control group that also includes the Pat McInnis Cooper Family Trust, John A. Cooper III as trustee, the Pat McInnis Cooper GS Trust, John A. Cooper III as trustee, and the John A. Cooper Jr. Family Trust, John A. Cooper III as trustee, all of Rogers, Arkansas, for the marital trust to retain control of 44.44 percent and for the family control group to retain control of 64.49 percent of FNBC Bancorp, Inc., Ash Flat, Arkansas.	Newspaper: Federal Register:	01/02/2017 12/05/2016
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire, through merger, Giant Holdings, Inc., Fort Lauderdale, Florida, and thereby indirectly acquire Landmark Bank, N.A., Fort Lauderdale, Florida.	Newspaper: Federal Register:	12/23/2016 12/28/2016
HOME BANCSHARES, INC.	* 3A3	Home BancShares, Inc., Conway, Arkansas, to acquire 100 percent of Bank of Commerce, Sarasota, Florida.	Newspaper: Federal Register:	01/01/2017 01/06/2017
LINDELL BANK & TRUST COMPANY	* 18C * Branch	Lindell Bank & Trust Company, St. Louis, Missouri, to merge with First Illinois Bank, East St. Louis, Illinois, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	01/06/2017 Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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.

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL HOLDING COMPANY	CIC	Retroactive change in control notice by Michael L. Frei, Wagner, South Dakota, individually and with power to vote the shares held in the Jill M. Frei Trust, to retain control of 25 percent or more of the shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly retain control of Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 11/29/2016
FARMERS STATE FINANCIAL CORP.	4c8	Farmers State Financial Corp., Victor, Montana, to engage, de novo, in lending activities, specifically, purchasing over lines and loan participations.	Newspaper: Federal Register:	Not applicable Not applicable
NATCOM BANCSHARES, INC.	* 3A3	NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 49 percent of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly acquire Republic Bank, Inc., Duluth, Minnesota.	Newspaper: Federal Register:	12/16/2016 12/22/2016
SARGENT BANKSHARES, INC.	* 3A3	Sargent Bankshares, Inc., Forman, North Dakota, to acquire 100 percent of First National Bank, Milnor, North Dakota.	Newspaper: Federal Register:	Not available 12/30/2016

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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

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NONE

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AN TRUST	* 3A3	The Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska, to acquire up to an additional 1.85% for a total of 41.65% of the voting shares of Banner County Ban Corporation, parent of Banner Capital Bank, both of Harrisburg, Nebraska.	Newspaper:	12/15/2016
			Federal Register:	12/28/2016
COMMUNITY STATE BANK, THE	* Branch Premises	The Community State Bank, Poteau, Oklahoma, to establish a branch at 1207 North Highway 2, Wilburton, Oklahoma, to increase its investment in bank premises in the total amount of \$550,000	Newspaper:	11/25/2016
			Federal Register:	Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 5033 Edwards Ranch Road, Fort Worth, Texas 76109.	Newspaper: Federal Register:	12/08/2016 Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 4718 Colleyville Blvd., Colleyville, Texas 76034.	Newspaper: Federal Register:	12/08/2016 Not applicable
TEXAS REGIONAL BANK	* 18C * Branch	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger The Blanco National Bank, Blanco, Texas, and to establish the three locations of the acquired institution as branches of Texas Regional Bank.	Newspaper: Federal Register:	Not available Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Inc., Harlingen, Texas, to acquire by merger Blanco National Holdings, Inc., Blanco, Texas, and therefore indirectly, to acquire The Blanco National Bank, Blanco, Texas.	Newspaper: Federal Register:	Not available Not available
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Applicant, to acquire up to 32.26 percent of Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly acquire Woodforest National Bank, Houston, Texas.	Newspaper: Federal Register:	12/30/2016 12/21/2016

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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

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NONE

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending December 10, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, for prior approval to make a public welfare investment in the amount of \$2,837,500 in the HHF Equity Fund 11, LLC and an investment of a maximum of \$3,047,500 in HHF Equity Fund 13, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BAYCOM CORP	* 3A1	BayCom Corp to become a bank holding company by acquiring 100 percent of Bay Commercial Bank, both of Walnut Creek, California.	Newspaper:	12/25/2016
			Federal Register:	12/23/2016
HOPE BANCORP, INC.	* 4c8	Hope Bancorp, Inc., to retain 9.90 percent of the voting stock of Broadway Financial Corporation, a savings and loan holding company, and indirectly its wholly-owned subsidiary, Broadway Federal Bank, F.S.B., a federal savings bank, all of Los Angeles, California, pursuant to section 225.28(b)(4)(ii) of Regulation Y.	Newspaper:	Not available
			Federal Register:	01/09/2017
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:	07/15/2014
			Federal Register:	Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act