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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. 16*

*Week Ending April 21, 2018*

Testimony and Statements

Supervision and Regulation -- semiannual statement by Vice Chairman for Supervision Quarles before the House Committee on Financial Services on April 17 and the Senate Committee on Banking, Housing, and Urban Affairs on April 19, 2018, on the Federal Reserve's regulation and supervision of financial institutions.

- Published, April 17, 2018

Personnel

Division of Consumer and Community Affairs -- appointment of Caterina Petrucco-Littleton as assistant director.

- Announced, April 19, 2018

Division of Reserve Bank Operations and Payment Systems -- appointment of Larry Mize as senior associate director, Jeff Walker as deputy associate director, and Sonja Danburg and Brian Lawler as assistant directors.

- Announced, April 18, 2018

Enforcement

Hua Nan Commercial Bank Limited, Taipei City, Taiwan; and Hua Nan Commercial Bank Limited New York Agency, New York, New York -- issuance of a consent cease-and-desist order.

- Announced, April 19, 2018

**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

First Bank, Creve Coeur, Missouri -- to establish a branch at 8820 Wilshire Boulevard, Beverly Hills, California.

- Approved, April 18, 2018

#### Richmond

Pioneer Bank, Stanley, Virginia -- to establish a branch at 630 Peter Jefferson Parkway, Charlottesville.

- Approved, April 16, 2018

#### Kansas City

Uinta Bank, Mountain View, Wyoming -- to establish a branch at 301 2nd Street, Rock Springs.

- Approved, April 20, 2018

### Bank Holding Companies

#### San Francisco

ATBancorp, Dubuque, Iowa -- to acquire shares of Heritage Commerce Corp, San Jose, California, and thereby indirectly acquire Heritage Bank of Commerce.

- Approved, April 20, 2018

#### Kansas City

Citizens National Corporation, Wisner, Nebraska -- to engage in lending activities both directly and indirectly through RCEL Holdings, LLC, Wisner.

- Approved, April 18, 2018

**Bank Holding Companies**

Chicago

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

- Approved, April 18, 2018

St. Louis

Monticello Bankshares, Inc., Monticello, Kentucky -- (1) to merge with Bluegrass Bancorp, Inc., Danville, and thereby indirectly acquire Bluegrass Community Bank, Inc., and (2) for Monticello Banking Company, Monticello, to merge with Bluegrass Community Bank, Inc., and retain the acquired facilities as branches.

- Approved, April 19, 2018

Director, S&R

MSB Financial Corp., Millington, New Jersey -- request by Lawrence B. Seidman et al. to retain shares in MSB Financial Corp.

- Approved, April 19, 2018

Boston

New Hampshire Mutual Bancorp, Concord, New Hampshire -- to merge with Walpole Mutual Bancorp, Walpole, and thereby acquire Savings Bank of Walpole.

- Approved, April 20, 2018

Kansas City

RCB Holding Company, Inc., Claremore, Oklahoma -- to acquire Central Bank and Trust Co., Hutchinson, Kansas.

- Approved, April 16, 2018

**Bank Holding Companies**

Boston

Walpole Mutual Bancorp, Walpole, New Hampshire -- to become a mutual holding company by acquiring Savings Bank of Walpole, Walpole, in connection with the reorganization of Savings Bank of Walpole from mutual to stock form.

- Approved, April 20, 2018

**Bank Mergers**

Kansas City

Mabrey Bank, Bixby, Oklahoma -- to merge with The Morris State Bank, Morris, and thereby establish a branch.

- Approved, April 16, 2018

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Bank SNB, Stillwater, Oklahoma, and retain the acquired facilities as branches.

- Approved, April 16, 2018

**Banks, Nonmember, and Miscellaneous Institutions**

Director, S&R

Laborers International Union of North America, Washington, D.C. -- commitment relief request.

- Granted, April 16, 2018

**Banks, State Member**

Director, S&R

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, April 20, 2018

**Banks, State Member**

Director, S&R

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.  
- Approved, April 20, 2018

**Change in Bank Control**

Atlanta

MC Bancshares, Inc., Morgan City, Louisiana -- to retain shares of MC Bancshares, Inc. and its subsidiary, MC Bank & Trust Company, Morgan City.  
- Permitted, April 16, 2018

**Extensions of Time**

Director, S&R

Citigroup Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.  
- Granted, April 19, 2018

St. Louis

First Capital, Inc., Corydon, Indiana -- extension to August 8, 2018, to become a bank holding company through the conversion of First Harrison Bank, Corydon, from a federal savings bank to a state-chartered commercial bank; and election to become a financial holding company.  
- Granted, April 18, 2018

Minneapolis

Kirkwood Bancorporation Co., Bismarck, North Dakota -- extension to August 3, 2018, to acquire shares of Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and thereby indirectly gain control of Kirkwood Bank of Nevada.  
- Granted, April 19, 2018

**Financial Holding Companies**

Richmond

State Bancorp, Inc., Bruceton Mills, West Virginia -- election to become a financial holding company.

- Effective, April 16, 2018

**Regulations and Policies**

Secretary

Regulatory Capital Rules -- final rule to correct amendments to the regulatory capital rule.

- Published, April 20, 2018

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 21, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HARBORONE BANCORP, INC.	* 3A3	Application by HarborOne Mutual Bancshares and its mid-tier stock holding company, HarborOne Bancorp, Inc., both of Brockton, Massachusetts, to acquire Coastway Bancorp, Inc., and its subsidiary bank, Coastway Community Bank, both of Warwick, Rhode Island pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	05/11/2018
STATE STREET BANK AND TRUST COMPANY	Investment	Prior notice by State Street Bank and Trust Company, Boston, Massachusetts (SSBT), and SSBT's Edge corporation subsidiary, State Street International Holdings (SSIH), pursuant to Section 211.9(f) of Regulation K, of their intention to (i) acquire a foreign bank, Natixis Brasil S.A. - Banco Multiplo and invest in Edge corporation subsidiaries and (ii) join a foreign exchange clearinghouse of BM&FBovespa.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**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
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 21, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 201 Applegarth Road, Suite 101, Monroe Township, County of Middlesex, New Jersey.	Newspaper:	04/30/2018
			Federal Register:	Not applicable
LLOYDS BANK PLC	FBSEA	Lloyds Bank Corporate Markets PLC, London, England, to establish a representative office in Houston, Texas, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	05/11/2018
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending April 21, 2018**

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

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 21, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MSB CAPITAL CORPORATION	* 3A1	Application by MSB Capital Corporation, Columbus, Ohio to become a bank holding company by acquiring 100% of the voting shares of United Midwest Savings Bank, De Graff, Ohio, upon its conversion to a national bank.	Newspaper:	05/11/2018
			Federal Register:	Not available

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 21, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANKSHARES, INC.	4c8	First Bankshares, Inc., Barboursville, West Virginia, to engage in the activities of extending credit and servicing loans through a subsidiary, Community Mortgage Network, Inc., Huntington, West Virginia.	Newspaper:	Not applicable
			Federal Register:	04/17/2018

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 21, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PBD HOLDINGS, LLC	* 3A1	PBD Holdings, LLC, Chattanooga, Tennessee, to become a bank holding company by acquiring outstanding shares of Millennium Bancshares, Inc., Ooltewah, Tennessee.	Newspaper:	05/16/2018
			Federal Register:	Not available
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 710 Dolly Parton Parkway, Sevierville, Tennessee.	Newspaper:	05/02/2018
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches: Semmes Avenue Office, 1200 Semmes Avenue, Richmond, Virginia; Covington Kroger Office, 3139 Highway 278 NE, Covington, Georgia; Sandy Springs Office, 6240 Roswell Road, Atlanta, Georgia; North Hills Mall Office, 4261 The Circle at North Hills Street, Suite 115, Raleigh, North Carolina; Mayfaire Office, 6818 Parker Farm Drive, Wilmington, North Carolina; and Eagle Creek Office, 13865 Narcoossee Road, Orlando Florida.	Newspaper:	05/03/2018
			Federal Register:	Not applicable

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**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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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 21, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOSSHARD FINANCIAL GROUP, INC.	* 18C	Bosshard Financial Group, Inc., La Crosse, Wisconsin, to merge with Oregon Bancorp, Inc., La Crosse, Wisconsin. In addition, Oregon Bancorp, Inc.'s subsidiary bank, Oregon Community Bank, Oregon, Wisconsin, to merge with Grand Marsh State Bank, Grand Marsh, Wisconsin. As a result of the merger, Grand Marsh State Bank offices, located at 643 County Hwy E, Grand Marsh, Wisconsin, 501 N. Main St., Adams, Wisconsin, and 120 Vallette St., Oxford, Wisconsin, will become branches of Oregon Community Bank.	Newspaper:	05/11/2018
	* 3A5		Federal Register:	03/29/2018
	* Branch			
CBC FINANCIAL, INC.	* 3A1	CBC Financial, Inc., Westmont, Illinois, to become a bank holding company through the acquisition of 100 percent of Citizens Bank of Chatsworth, Chatsworth, Illinois.	Newspaper:	Not available
			Federal Register:	11/07/2017
DUNLAP IOWA HOLDING CO.	CIC	Julie J. Kaufmann individually and as a group acting in concert with Joyce Buxton, Springfield, Missouri; Philip Buxton, Springfield, Missouri; Audrey Buxton, San Diego, California; Julie J. Kaufmann, Harlan, Iowa; Leo P. Kaufmann, Harlan, Iowa; Kayla Weis, Harlan, Iowa; Mary Hoch, Harlan, Iowa; Michael Kaufmann, Oak Park, Illinois; Randall Kaufmann, Lenexa, Kansas; James R. Randall and Linda Randall, jointly with rights of survivorship, Osceola, Iowa; James Michael Randall, Stilwell, Kansas; Jennifer J. Main, N. Charleston, South Carolina; Jay T. Randall, Dunlap, Iowa; Lynn J. Randall, Dunlap, Iowa; and the Estate of Richard Randall, Dunlap, Iowa, to amend the Randall Family Control Group approved in 1982 and retain 25 percent or more of the voting shares of Dunlap Iowa Holding Co., Dunlap, Iowa, and thereby indirectly control Community Bank, Dunlap, Iowa.	Newspaper:	Not available
			Federal Register:	05/09/2018
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin to establish a branch at 1442 W. Wisconsin Ave, Milwaukee, Wisconsin.	Newspaper:	04/27/2018
			Federal Register:	Not applicable

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending April 21, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DECATUR COUNTY BANK	* Branch	Decatur County Bank, Decaturville, Tennessee, to establish a branch to be located at 1270 Union University Drive, Jackson, Tennessee.	Newspaper:	04/27/2018
			Federal Register:	Not applicable
DIETERICH BANK, NATIONAL ASSOCIATION	Member	Dieterich Bank, National Association, Dieterich, Illinois, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FNB BARRY BANCORP, INC	CIC	Notice by Anna E. Hechler, Quincy, Illinois, individually and as part of a family control group that includes Joseph E. Gully, Barry, Illinois, to retain control of more than 25 percent of FNB Barry Bancorp, Inc., Barry, Illinois.	Newspaper:	Not available
			Federal Register:	05/10/2018
PORTER BANCORP, INC.	CIC	Notice by J. Chester Porter Trust Fund A, and J. Chester Porter Trust Fund B, both of Shepherdsville, Kentucky, Jack Chester Porter, Taylorsville, Kentucky, and Jennifer Elizabeth Porter, Mount Washington, Kentucky, as trustees, to retain more than 10 percent of the voting shares of Porter Bancorp, Inc., Louisville, Kentucky.	Newspaper:	05/10/2018
			Federal Register:	05/15/2018

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**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	Quarter
NONE		

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 21, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SECURITY FINANCIAL SERVICES CORPORATION	* 18C	Security Financial Services Corporation, Durand, Wisconsin, to acquire 100% of Pioneer Acquisition Corporation, Ladysmith, Wisconsin. In addition, Security Financial Bank, Durand, Wisconsin, to merge with Pioneer Bank of Wisconsin, Ladysmith, Wisconsin and incident thereto, establish branches.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			
VIKING FINANCIAL CORPORATION	* 3A1	Viking Financial Corporation, Alexandria, Minnesota, a savings and loan holding company, to become a bank holding company by acquiring 100% of First State Bank of Ashby, Ashby, Minnesota. In connection Viking Financial Corporation will retain ownership of its savings association subsidiary, Viking Bank, Alexandria, Minnesota and thereby engage in operating a savings association.	Newspaper:	Not available
	* 4c8		Federal Register:	05/02/2018

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending April 21, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK & TRUST COMPANY	* 18C	American State Bank & Trust Company, Great Bend, Kansas, to merge with Rose Hill Bank, Rose Hill, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a mobile branch at 8500 South 30th Street, Lincoln, Nebraska.	Newspaper:	04/30/2018
			Federal Register:	Not applicable
FSB BANCSHARES, INC.	CIC	Kevin Scott Perry, Edmond, Oklahoma, to acquire more than 25 percent of FSB Bancshares, Inc., Oklahoma City, Oklahoma, and thereby indirectly acquire First Security Bank and Trust Company, Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
PLAINS BANCSHARES, INC.	* 3A3	Plains Bancshares, Inc., Plains, Kansas, to acquire by merger 100 percent of the voting shares of Sixth Bancshares, Inc., Salina, Kansas, and thereby indirectly acquire Bank VI, Salina, Kansas.	Newspaper:	05/11/2018
	* 3A5		Federal Register:	05/18/2018

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 21, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 37.5 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas, First State Bank, Mesquite, Texas, Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	04/15/2018
			Federal Register:	04/27/2018
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a Community Development and Public Welfare Investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
DIAMOND HTH STOCK COMPANY GP, LLC	* 18C * 3A1 * 3A3 * Branch	Application by Diamond HTH Stock Company GP, LLC, and Diamond HTH Stock Company, LP, both of Dallas, Texas, to become bank holding companies and retain ownership in Diamond A Financial, LP, and therefore indirectly, Hilltop Holdings Inc., PlainsCapital Corporation, and PlainsCapital Bank, all of Dallas, Texas; Maedgen & White, LTD., Diamond HTH Stock Company GP, LLC, Diamond HTH Stock Company, LP, Diamond A Financial, L.P., Hilltop Holdings, Inc., and PlainsCapital Corporation, all of Dallas, Texas, to indirectly acquire The Bank of River Oaks, Houston, Texas; and for PlainsCapital Bank, Dallas, Texas, to acquire by merger The Bank of River Oaks and to further operate all the target institution's branches as branches of PlainsCapital Bank.	Newspaper:	Not available
			Federal Register:	04/11/2018
OVERTON FINANCIAL CORPORATION	* 3A3	Application by Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Overton, Texas, to acquire up to 37.8 percent of the issued and outstanding shares of voting common stock of Longview Financial Corporation, Longview, Texas, and indirectly, its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper:	05/14/2018
			Federal Register:	05/14/2018
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas, to establish a branch at 3275 Boca Chica Boulevard, Brownsville, Cameron County, Texas 78521.	Newspaper:	04/10/2018
			Federal Register:	Not applicable

**District: 11**  
**Federal Reserve Bank of Dallas**

**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
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending April 21, 2018**

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

**District: 12**  
**Federal Reserve Bank of San Francisco**

**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
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act