



FEDERAL RESERVE BANK *of* ST. LOUIS

CENTRAL to AMERICA'S ECONOMY®

P.O. Box 442
St. Louis, MO 63166

STLOUISFED.ORG

Application Notices

**Contact: David L. Hubbard
(314) 444-7303**

February 4, 2016

ST. LOUIS, MO — The Federal Reserve Bank of St. Louis, acting pursuant to delegated authority for the Board of Governors of the Federal Reserve System, today approved the application by Royal Bancshares, Inc., University City, Missouri (Applicant), to acquire 100 percent of the outstanding voting shares of Frontenac Bancshares, Inc., Earth City, Missouri (Bancshares), and thereby indirectly acquire its subsidiary bank, Frontenac Bank, Earth City, Missouri. This Reserve Bank also approves the companion application by Royal Acquisition LLC, University City, Missouri, a wholly-owned subsidiary of Applicant, to become a bank holding company by becoming the successor by merger with Bancshares. The applications were filed pursuant to Sections 3(a)(3) and 3(a)(1) of the Bank Holding Company Act of 1956, as amended.

* * *