



Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must

be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 14, 2016.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President)

230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Arbor Bancorp, Inc., Ann Arbor, Michigan*; to merger with Birmingham Bloomfield Bancshares, Inc., and thereby indirectly acquire Bank of Birmingham, both of Birmingham, Michigan.

B. Federal Reserve Bank of New York (Ivan Hurwitz, Vice President)

33 Liberty Street, New York, New York 10045-0001. Comments can also be sent electronically to Comments.applications@ny.frb.org:

1. *Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York*; to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company, both of Saratoga Springs, New York.

Board of Governors of the Federal Reserve System, November 14, 2016.

Yao-Chin Chao,
Assistant Secretary of the Board.

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