
Federal Reserve Release



H.2

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

No. 43

Week Ending October 23, 2021

Forms

Forms -- final Board review to implement the Treasury Securities and Agency Debt and Mortgage-Backed Securities Reporting Requirements (FR 2956).

- Approved, October 20, 2021

Personnel

Division of Management -- appointment of Kendra Gastright as senior associate director and Stephen Pearson as deputy associate director.

- Announced, October 18, 2021

Regulations and Policies

Debt Market Operations -- notice of review and request for comment on the treatment of U.S. companies operating in government debt markets in Spain.

- Approved, October 21, 2021

Prepaid Cards -- annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, October 20, 2021

Reserve Bank Operations

Federal Reserve Bank of Dallas -- appointment of Robert L. Triplett III as first vice president and chief operating officer.

- Approved, October 20, 2021

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

Kansas City

American Nation Bank, Ardmore, Oklahoma -- to establish a branch at 1003 Memorial Drive, Marietta, Oklahoma.

- Approved, October 20, 2021

St. Louis

First State Bank, Russellville, Arkansas -- to establish a branch at 3654 Investment Drive, Fayetteville, Arkansas.

- Approved, October 21, 2021

Bank Holding Companies

San Francisco

Pacific Valley Bancorp, Salinas, California -- to become a bank holding company by acquiring Pacific Valley Bank, Salinas, California.

- Approved, October 18, 2021

St. Louis

Pine Knob Holdings, LLC, Bowling Green, Kentucky -- to become a bank holding company by acquiring voting shares of (1) First Cecilian Bancorp, Inc., and thereby indirectly acquiring Cecilian Bank, both of Cecilia, Kentucky, (2) Albany Bancorp, Inc., Albany, Kentucky, and thereby indirectly acquiring First & Farmers National Bank, Somerset, Kentucky, and (3) Jackson Financial Corporation, and thereby indirectly acquiring FNB Bank, Inc., both of Mayfield, Kentucky.

- Approved, October 22, 2021

Bank Holding Companies

Secretary

United Bankshares, Inc., Charleston, West Virginia -- waiver of application to acquire Community Bankers Trust Corporation and its subsidiary, Essex Bank, both of Richmond, Virginia, in connection with the merger of Essex Bank with and into United Bank, Fairfax, Virginia.

- Granted, October 22, 2021

Bank Mergers

Secretary

United Bank, Fairfax, Virginia -- to merge with Essex Bank, Richmond, Virginia, and establish branches at the locations of the main office and branches of Essex Bank.

- Approved, October 22, 2021

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Withdrawn, October 22, 2021

Secretary

The Northern Trust Company, Chicago, Illinois -- to make a public welfare investment.

- Approved, October 20, 2021

Change in Bank Control

Kansas City

C.S.B. Co., Cozad, Nebraska -- William D. Young, Avon, Colorado, to join the Young Family Control Group, a group acting in concert, and to acquire voting shares of C.S.B. Co., and thereby indirectly acquire voting shares of Homestead Bank, both of Cozad, Nebraska.

- Permitted, October 19, 2021

Minneapolis

Faribault Bancshares, Inc., Faribault, Minnesota -- John R. Carlander, Faribault, Minnesota, through individual ownership, as personal representative of an estate, and as co-trustee of two trusts, to retain voting shares of Faribault Bancshares, Inc., (Faribault Bancshares), and thereby indirectly retain voting shares of State Bank of Faribault, Faribault, Minnesota (Bank). Additionally, the Estate of Richard Carlander, Faribault, Minnesota (personal representative John R. Carlander); Chad R. Koepke, Lakeville, Minnesota; Madelyn L. Carlander, Prior Lake, Minnesota; John R. Carlander 1997 Trust, Faribault, Minnesota (co-trustees John R. Carlander and Madelyn L. Carlander); Kimberly A. Koepke 1997 Trust, Lakeville, Minnesota (co-trustees Kimberly A. Koepke, Lakeville, Minnesota and Chad R. Koepke); and Matthew C. Carlander 1997 Trust, Faribault, Minnesota (co-trustees Matthew C. Carlander, Faribault, Minnesota and John R. Carlander) to retain voting shares of Faribault Bancshares and join the Carlander/Koepke Family Control Group, a group acting in concert, and thereby indirectly acquire voting shares of Bank.

- Permitted, October 19, 2021

Extensions of Time

Dallas

Ciera Bank, Graham, Texas -- extension to December 31, 2021, to establish a branch at 116 East Renfro Street, Burleson, Texas.

- Granted, October 20, 2021

Extensions of Time

Kansas City

The Reisher Family Foundation, Lakewood, Colorado -- extension to April 22, 2022, to become a bank holding company through the acquisition of voting shares of FirstBank Holding Company, parent of FirstBank, both of Lakewood, Colorado; and election to become a financial holding company.

- Granted, October 22, 2021

Financial Holding Companies

Kansas City

National Bank Holdings Corporation, Greenwood Village, Colorado -- election to become a financial holding company.

- Effective, October 22, 2021

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
15 BEACH MHC	* MHC Formation	15 Beach MHC (in formation) and CFSB Bancorp, Inc. (in formation), both of Quincy, Massachusetts, to become a mutual holding company and a savings and loan holding company, respectively, by acquiring 100% of the voting shares of Colonial Federal Savings Bank, Quincy, Massachusetts following the conversion of Colonial Federal Savings Bank, Quincy, Massachusetts, from a federal mutual savings bank to a federal stock savings bank, and for CFSB Bancorp Inc. to conduct a minority stock issuance.	Newspaper:	10/12/2021
	MHC Minority Stock Issuance		Federal Register:	10/21/2021
STATE STREET BANK AND TRUST COMPANY	* Branch	State Street Bank and Trust Company, Boston, Massachusetts, submitted a notice to open a branch office located at 185 Hudson Street, Suite 1150, Jersey City, New Jersey.	Newspaper:	10/12/2021
			Federal Register:	Not applicable

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, to establish a branch office located at 350 Canada Street, Lake George, New York.	Newspaper:	10/23/2021
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

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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 October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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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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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOME BANK	* Branch	First Home Bank, St. Petersburg, Florida, to establish a branch at 401 N Indian Rocks Rd, Belleair Bluffs, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES OF WISCONSIN, INC.	CIC	The Foy 2021 Spousal Trust, Milwaukee, Wisconsin, Lori J. Foy, Cedarburg, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees; and the Foy Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, to join the Foy/Lukas Family Control Group, a group acting in concert, and acquire voting shares of Community Bancshares of Wisconsin, Inc., and thereby indirectly acquire voting shares of Cornerstone Community Bank, both of Grafton, Wisconsin.	Newspaper: Federal Register:	Not available Not available
IOWA STATE BANK	* 18C * Branch	Iowa State Bank, Hull, Iowa to purchase and assume substantially all of the assets and assume certain liabilities of Iowa Prairie Bank, Brunsville, Iowa, pursuant to section 18(c) of the Federal Deposit Insurance Act and to thereby establish branches at the following locations: 302 Oak Street, Brunsville, Iowa; 325 N Floyd Avenue, Hinton, Iowa; and 201 Main Street, Merrill, Iowa, pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois provided prior notice of its public welfare investment of \$18,000,000 in National Equity Fund 2021 LP, indirectly through TNT-WBP NMTC Fund, LLC, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
RESOURCE BANCSHARES, INC.	CIC	The 2021 Katz Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, and individually, to join the Katz Family Control Group to acquire voting shares of Resource Bancshares, Inc., and thereby indirectly acquire voting shares of Resource Bank, National Association, both of DeKalb, Illinois.	Newspaper: Federal Register:	Not available 11/03/2021
SHANNON BANCORP, INC.	CIC	Robin Saar, individually, Shannon, Illinois, together with Cassandre Rae Mlakar, Lake Carrol, Illinois, and Candace Schubert, Shannon, Illinois, to form the Saar Family Control Group, to retain 25 percent or more of the voting shares of Shannon Bancorp, Inc., and thereby indirectly control First State Bank, both of Shannon, Illinois.	Newspaper: Federal Register:	Not available 10/22/2021

District: 7
Federal Reserve Bank of Chicago

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.

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- 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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 23, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK & TRUST COMPANY	* 18C * Branch	Farmers Bank and Trust Company, Magnolia, Arkansas, to purchase certain assets and assume certain liabilities of nine branches of Arvest Bank, Fayetteville, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable
FARMERS HOLDING COMPANY	CIC	Notice by Kristanne Joy Becker Hoffman Family Trust 2021, Kristanne Joy Becker Hoffman, individually, and as trustee, and the Elizabeth French Hoffman Family Trust 2021, Elizabeth French Becker, individually, and as trustee, all of Jacksonville, Illinois; to acquire voting shares of Farmers Holding Company, and thereby indirectly acquire voting shares of The Farmers State Bank and Trust Company, both of Jacksonville, Illinois.	Newspaper: Federal Register:	11/13/2021 11/05/2021
SOUTHERN BANK	* 18C * Branch	Southern Bank, Poplar Bluff, Missouri, to purchase certain assets and assume certain liabilities of the Cairo, Illinois branch of First National Bank, Oldham, South Dakota, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	11/19/2021 Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
914648	BANKFIRST FINANCIAL SVC, MACON, MISSISSIPPI	05/10/2021	10/22/2021	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 23, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire Financial Security Bank, Kerkhoven, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Excelsior, Minnesota, to acquire State Bank of Wheaton, Wheaton, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
PEOPLES STATE HOLDING COMPANY	CIC	Robert Raymond Sharkey, Westhope, North Dakota, and Laura Sharkey Rowell, Windermere, Florida, individually and as a group acting in concert, to acquire voting shares of Peoples State Holding Company, and thereby indirectly acquire voting shares of Peoples State Bank, both of Westhope, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
U.S. BANCORP	* 3A3	U.S. Bancorp, Minneapolis, Minnesota, to acquire all of the issued and outstanding shares of common stock of MUFG Union Bank, National Association, San Francisco, California, a direct wholly-owned national bank subsidiary of MUFG Americas Holdings Corporation, New York, New York, and an indirect subsidiary of Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan.	Newspaper:	11/06/2021
			Federal Register:	11/17/2021

District: 9
Federal Reserve Bank of Minneapolis

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
475354	FARMERS ST BK, VICTOR, MONTANA	05/10/2021	10/22/2021	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 23, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK7	* 18C * Branch	Bank7, Oklahoma City, Oklahoma, to merge with Cornerstone Bank, Watonga, Oklahoma, and incident thereto, to establish branches at 115 W. A Street, Watonga, Oklahoma, 133S. Broadway, Geary, Oklahoma, and 1408 N. Mustang Rd., Mustang Oklahoma.	Newspaper: Federal Register:	11/12/2021 Not applicable
CITIZENS COMMERCE CORPORATION	CIC	Hailey Ruth Craighead Guadarrama and Franco M. Guadarrama, both of Ardmore, Oklahoma; to join the Craighead Family Group, a group acting in concert, to acquire voting shares of Citizens Commerce Corporation, and indirectly acquire voting shares of Citizens Bank & Trust Company, both of Ardmore, Oklahoma. Additionally, Steven Chase Martin and Holly Kaitlyn Solley Martin, both of Lone Grove, Oklahoma; Whitney Dell Martin Buck, Larry Dylan Buck, and Kyle Van Craighead, all of Ardmore, Oklahoma; Jeffrey Don Craighead, Amy K. Craighead, and Lindsay Fowler Martin, all of Norman, Oklahoma; and Megan Suzzanne Craighead Engels and Christopher Engels, both of Plano, Texas, to join the Craighead Family Group, a group acting in concert, to retain voting shares of Citizens Commerce Corporation, and indirectly retain voting shares of Citizens Bank & Trust Company.	Newspaper: Federal Register:	11/12/2021 Not available
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Seneca, Kansas, to indirectly acquire VisionBank, through the merger of its newly formed subsidiary, CBI Acquisition Corporation, Seneca, Kansas, into BOTS, Inc., parent of VisionBank, both of Topeka, Kansas.	Newspaper: Federal Register:	11/05/2021 11/17/2021
FIRST BETHANY BANCORP, INC.	CIC	The Dorothy J. Pierce Living Trust and Dorothy J. Pierce, as trustee, both of Oklahoma City, Oklahoma to join the Pierce Family Group, a group acting in concert, and to acquire voting shares of First Bethany Bancorp, Inc., and thereby indirectly acquire voting shares of First Bethany Bank & Trust, both of Bethany, Oklahoma.	Newspaper: Federal Register:	Not available 11/22/2021
FIRST STATE FREMONT, INC	* 3A3	First State Fremont, Inc., Fremont, Nebraska, to acquire Two Rivers Bank, Blair, Nebraska.	Newspaper: Federal Register:	10/31/2021 11/05/2021

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
GARDEN PLAIN BANCSHARES, INC.	CIC	Notice submitted by Charlotte Walden, as trustee of the George D. Walden Family Trust, both of Garden Plain, Kansas, and members of the Walden Family Group, a group acting in concert, to retain voting shares of Garden Plain Bancshares, Inc., Wichita, Kansas (the company), and thereby indirectly acquire voting shares of Garden Plain State Bank, Wichita, Kansas. In addition, Tyler Walden, Wichita, Kansas; Mary Conley, Savage, Minnesota; and the Kelli Walden Ventling Revocable Trust, Kelli Walden Ventling, trustee, Bluffton, South Carolina, to retain voting shares of the company and to join the Walden Family Group.	Newspaper: Federal Register:	10/27/2021 10/22/2021
NEBRASKA BANKSHARES, INC.	CIC	Leslie Vezner, Lewisville, Texas, to retain voting shares of Nebraska Bankshares, Inc., and thereby indirectly retain voting shares of First State Bank, both of Farnam, Nebraska.	Newspaper: Federal Register:	10/29/2021 10/13/2021

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 23, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Prior notice by the John H. Young 2020 Trust, Houston, Texas (Edward E. Hartline and Gus K. Eifler as co-trustees) to acquire more than 25 percent of the shares of Central Bancshares, Inc., Houston Texas, and indirectly Central Bank, Houston, Texas	Newspaper:	10/26/2021
			Federal Register:	10/25/2021
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMMERCE BANCSHARES OF ROSWELL, INC., EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Commerce Bancshares of Roswell, Inc. Employee Stock Ownership Plan, Roswell, New Mexico, to become a bank holding company by acquiring up to 26 percent of Commerce Bancshares of Roswell, Inc., and indirectly Valley Bank of Commerce, both of Roswell, New Mexico	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas ("Bank") to establish a branch located at 2785 East Eldorado Parkway, Little Elm, Texas 75068	Newspaper:	10/28/2021
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch located at 2515 Inwood Road, Dallas, Texas 75235	Newspaper:	10/30/2021
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
JACKSBORO NATIONAL BANCSHARES, INC.	CIC	Craig Anderle, Windthorst, Texas; Bryan Bumpas, Jacksboro, Texas; Margaret Sue Cherryhomes, Jacksboro, Texas; James Cook, San Antonio, Texas; Jerry Craft, Jacksboro, Texas; Sue Craft McMahan, Austin, Texas; the Sue Craft McMahan Trust, Austin, Texas, Sue Craft McMahan trustee; the Clint Creighton Craft Trust, Celina, Texas, Clint Creighton Craft trustee; the Jay David Craft Trust, Christiansted, Virgin Islands, Jay David Craft trustee; Malinda R. Crumley, Fort Worth, Texas; the Davis Revocable Trust, La Vernia, Texas, Danna Ritter trustee; Jerry Graybill, Jacksboro, Texas; Dayna Geer Gunter, Azle, Texas; Stella Jeanette McClure Matthews, Medford, Oregon; Alan Miller, Bowie, Texas; Kay R. Murphey, Fort Worth, Texas; Malinda Murphey Cowan, Fort Worth, Texas; James Rhodes Murphey, Willow Park, Texas; Emily Loomis Murphey, Willow Park, Texas; Debbie J. Reaves, Jacksboro, Texas; Karen Buckley Ramage, Jacksboro, Texas; William W. Ramage, Gunter, Texas; Jennifer Louise Stayton, Murphy, Texas; Stephen Stamper, Wichita Falls, Texas; Willis G. Stamper, Jr., Frisco, Texas; Charles Tyson, Bellevue, Texas; Paula Williams, Jacksboro, Texas; Mallory Tolleson, Jacksboro, Texas; and the Amended and Restated Voting Trust Agreement dated as of September 23, 2019, C. Blain Ramage, individually and as trustee; both of Jacksboro, Texas; to join Edwin C. Ramage, previously cleared, to become members of the Voting Trust Control Group, a group acting in concert to retain voting shares of Jacksboro National Bancshares, Inc., and thereby indirectly, Jacksboro National Bank, both of Jacksboro, Texas.	Newspaper:	Not available
			Federal Register:	10/28/2021

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARIS BANCSHARES, INC.	CIC	The Katherine Orsak Irrevocable Asset Trust (Katherine Orsak as trustee), Katherine Cecil Orsak, and Stephen Paul Orsak, all of Dallas, Texas; John Stephen Cecil, The John Stephen Cecil Irrevocable Asset Trust (John Stephen Cecil as trustee), and Meredith J. (Julie) Cecil, all of San Angelo, Texas; Stephanie Sawyer Cecil, Carl Thomas Cecil, and The Carl Cecil Irrevocable Asset Trust (Carl Thomas Cecil as trustee) all of Paris, Texas; Jean Conger, Houston, Texas, Randle R. Cecil Trust A, Paris, Texas (Jean Conger as trustee), and The Conger Family Partnership, Houston, Texas (Jean Conger as general partner); all as a group acting in concert, to retain the voting securities of Paris Bancshares, Inc., and indirectly The Liberty National Bank in Paris, both of Paris, Texas	Newspaper: Federal Register:	11/01/2021 Not available
R CORP FINANCIAL	CIC	The 2018 Ryan Legacy Trust, Round Rock, Texas (co-trustees Nolan Reese Ryan, Austin, Texas; Wendy Ryan Bivins, Amarillo, Texas; and Robert Reid Ryan, Houston, Texas) and Wendy Ryan Bivins, Amarillo, Texas, to join the Ryan Family Group, a group acting in concert established March 25, 2013; and Nolan Reese Ryan, Austin, Texas, to acquire voting shares of R Corp Financial and indirectly R Bank, both of Round Rock, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH PLAINS FINANCIAL, INC.	CIC	Notice under the Change in Bank Control Act ("CIBCA") by Curtis C. Griffith, Lubbock, Texas, for permission, in his individual capacity, to retain 10 percent or more, of the outstanding voting shares of South Plains Financial, Inc., ("Company") and indirectly retain voting shares of City Bank ("Bank"), both of Lubbock, Texas. Cynthia Ann Griffith; and the Curtis Clay Griffith 2021 Irrevocable Trust, Cynthia Ann Griffith, as trustee; the Richard Thomas White 2021 Trust, Curtis C. Griffith, as trustee; the Birdie Lucille White 2021 Trust, Curtis C. Griffith, as trustee; the William Hogan White 2021 Trust, Curtis C. Griffith, as trustee; the Sydney Suzanne Griffith 2021 Trust, Curtis C. Griffith, as trustee; the Johnathan Brockway Griffith 2021 Trust, Curtis C. Griffith, as trustee; (collectively "New Member Trusts and Trustees"), also provided notification, to join Curtis C. Griffith and establish the Griffith Family control group, a group acting in concert, all of Lubbock, Texas, to retain control of voting shares of Company and indirectly Bank. In addition, Curtis C. Griffith, provided notification, for permission to act as the holder of a proxy with power to exercise 14.50 percent of the outstanding voting shares of Company under a Proxy and Voting Agreement among the New Member Trusts and Trustees.	Newspaper:	Not available
			Federal Register:	Not available
TEXAS BANC FINANCIAL CORPORATION	* 3A3	Texas Banc Financial Corporation, Fort Worth, Texas to acquire Texas Bank, Brownwood, Texas	Newspaper:	11/19/2021
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 23, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAWAG P.S.K. BANK FUR ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT	FBSEA	BAWAG P.S.K. Bank Fur Arbeit und Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 10(a) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
UNITED BUSINESS BANK	* 18C	1)United Business Bank, Walnut Creek, California, to acquire Pacific Enterprise Bank, Irvine, California, 2) Pacific Enterprise Bancorp, Irvine, California, to merge with and into Baycom Corp, Walnut Creek, California; and 3)United Business Bank to acquire one branch office of Pacific Enterprise Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act