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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. 6*

*Week Ending February 5, 2022*

**Bank Holding Companies**

U.S. Bancorp, Minneapolis, Minnesota -- (1) interagency notice of virtual public meeting on March 8, 2022, on the proposal to acquire MUFG Union Bank, National Association, San Francisco, California, pursuant to the Bank Holding Company Act, and to merge MUFG Union Bank with and into U.S. Bank National Association, Cincinnati, Ohio, pursuant to the Bank Merger Act, and (2) extension of the public comment period through March 11, 2022.

- Approved, February 4, 2022

**Board Operations**

Chair Pro Tempore -- election of Jerome H. Powell as Chair Pro Tempore of the Board, effective February 5, 2022, pending Senate confirmation to a second term as Chair of the Board of Governors.

- Approved, February 4, 2022

**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**

## Atlanta

First National Bank of Picayune, Picayune, Mississippi -- to establish a branch at 16230 Highway 603, Kiln, Mississippi.

- Approved, February 3, 2022

## St. Louis

First Western Bank, Booneville, Arkansas -- to establish a branch at 3914 Massard Road, Fort Smith, Arkansas.

- Approved, February 3, 2022

## St. Louis

Independence Bank of Kentucky, Owensboro, Kentucky -- to establish a branch at 444 East Main Street, Lexington, Kentucky.

- Approved, February 4, 2022

**Bank Holding Companies**

## St. Louis

BancPlus Corporation, Ridgeland, Mississippi -- waiver of application to acquire First Trust Corporation and thereby indirectly acquire First Bank and Trust, both of New Orleans, Louisiana, in connection with the merger of First Bank and Trust with and into BankPlus, Belzoni, Mississippi.

- Granted, February 2, 2022

**Bank Holding Companies**

Chicago

Bank Michigan Financial, Brooklyn, Michigan -- to become a bank holding company by acquiring Bank Michigan, Brooklyn, Michigan.

- Approved, February 2, 2022

Atlanta

Home Bancorp, Inc., Lafayette, Louisiana -- waiver of application to acquire Friendswood Capital Corporation and thereby indirectly acquire its subsidiary, Texan Bank, National Association, both of Houston, Texas, in connection with the merger of Texan Bank, National Association, with and into Home Bank, National Association, Lafayette, Louisiana.

- Granted, February 4, 2022

Richmond

Lee Bankshares, Inc., Pennington Gap, Virginia -- to become a bank holding company by acquiring Lee Bank and Trust Company, Pennington Gap, Virginia.

- Approved, February 2, 2022

Atlanta

Lowndes Bancshares, Inc., Valdosta, Georgia -- (1) to become a bank holding company by acquiring The Citizens National Bank of Quitman, Quitman, Georgia, and (2) to retain Commercial Banking Company, Valdosta, Georgia, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.

- Approved, February 2, 2022

San Francisco

PBCO Financial Corporation, Medford, Oregon -- to become a bank holding company by acquiring People's Bank of Commerce, Medford, Oregon.

- Approved, February 4, 2022

**Bank Holding Companies**

St. Louis

Simmons First National Corporation, Pine Bluff, Arkansas -- waiver of application to merge with Spirit of Texas Bancshares, Inc., Conroe, and thereby indirectly acquire its wholly owned subsidiary, Spirit of Texas Bank, SSB, College Station, both of Texas, in connection with the merger of Spirit of Texas Bank, SSB, with and into Simmons Bank, Pine Bluff, Arkansas.

- Granted, February 4, 2022

**Bank Mergers**

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Spirit of Texas Bank, SSB, College Station, Texas, and to retain the acquired facilities as branches.

- Approved, February 4, 2022

**Extensions of Time**

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to May 13, 2022, to acquire additional shares of Southeast Financial Bankstock Corp. and thereby increase its indirect control of McGehee Bank, both of McGehee, Arkansas.

- Granted, February 4, 2022

**International Operations**

New York

Popular, Inc., San Juan, Puerto Rico -- to acquire, indirectly through EVERTEC Inc., OPG Technology Corp., both of San Juan, Puerto Rico, pursuant to Regulation K.

- Approved, January 28, 2022

(A/C)

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending February 5, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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
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 February 5, 2022**

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

**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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 5, 2022

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLUMBIA BANK MHC	* 3A3	Columbia Bank MHC and Columbia Financial, Inc., both of Fair Lawn, NJ, to acquire RSI Bancorp M.H.C., and RSI Bancorp, Inc., and thereby indirectly acquire RSI Bank, a wholly-owned subsidiary of RSB Bancorp, Inc., all of Rahway, NJ, pursuant to Sections 3a3 and 3a5 of the Bank Holding Company Act (%BHC Act%) and to directly acquire Highlander Investment Company, a subsidiary of RSI Bancorp, Inc., pursuant to Section 4c8 of the BHC Act.	Newspaper:	02/25/2022
	* 3A5		Federal Register:	03/10/2022
	4c8			

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending February 5, 2022**

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

**Availability of CRA Public Evaluations**

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**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 February 5, 2022

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises in the amount of up to \$700,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HERITAGE BANCSHARES, INC.	CIC	Notice of Change in Control by James A. Boyers, Fairmont, West Virginia, individually and as a group acting in concert consisting of Elaine Boyers, Fairmont, West Virginia; J Adam Boyers, Fairmont, West Virginia; Cortney Boyers, Fairmont, West Virginia; James Boyers Custodian for the benefit of certain minor children of Fairmont, West Virginia; Elisabeth Boyers, Fairmont, West Virginia; and Zachary K. Marsh, Fairmont, West Virginia; to retain 15.18 percent of the shares of Heritage Bancshares, Inc., and thereby indirectly control First Exchange Bank, both of White Hall, West Virginia.	Newspaper:	Not available
			Federal Register:	Not available

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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 February 5, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire additional voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its bank subsidiary, Community Bank of Mississippi, Forest, Mississippi, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan's ownership in Community Bancshares of Mississippi, Inc. to 19.27 percent.	Newspaper: Federal Register:	02/04/2022 Not available
FLAGLER BANK	* Branch	Flagler Bank, West Palm Beach, Florida, to establish a branch located at 5255 North Federal Hwy, Suite 100, Boca Raton, Florida.	Newspaper: Federal Register:	02/13/2022 Not applicable
RAYMOND JAMES FINANCIAL, INC.	* 3A1 * 3A3	Raymond James Financial, Inc., St. Petersburg, Florida, through established wholly owned subsidiaries, will merge with Tristate Capital Holdings, Inc., and thereby indirectly acquire its subsidiary, Tristate Capital Bank, both of Pittsburg, Pennsylvania. In connection with this merger, RJF subsidiary Macaroon Two LLC, St. Petersburg, Florida, will become a bank holding company by acquiring and merging with Tristate Capital Holdings, Inc., thereby indirectly acquiring Tristate Capital Bank.	Newspaper: Federal Register:	01/18/2022 01/26/2022

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

**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		

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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 February 5, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Quebec, Canada and BMO Financial Corp., Wilmington, Delaware to acquire 100 percent of BancWest Holding Inc., San Francisco, California, and thereby indirectly acquire Bank of the West, San Francisco, California. Following the share acquisition, BMO Financial Corp., Wilmington, Delaware will merge with BancWest Holding Inc., San Francisco, California, with BMO Financial Corp being the surviving entity.	Newspaper:	Not available
	* 3A5		Federal Register:	02/25/2022
CUSB BANK	* 18C	CUSB Bank, Cresco, Iowa to purchase the assets and assume the liabilities of the Waverly and Shell Rock offices of Security State Bank, Springville, IA, and thereby establish branches at the following locations: 933 16th Street SW, Waverly, Iowa and 104 N Cherry Street, Shell Rock, Iowa.	Newspaper:	02/18/2022
	* Branch		Federal Register:	Not applicable
MIDWESTONE FINANCIAL GROUP, INC.	* 3A5	MidWestOne Financial Group, Inc., Iowa City, Iowa, to merge with Iowa First Bancshares Corp., Muscatine, Iowa and thereby indirectly acquire First National Bank of Muscatine, Muscatine, Iowa and First National Bank in Fairfield, Fairfield, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch located at 1 Independent Drive, Jacksonville, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

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

**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
715340	WEST MI CMNTY BK, HUDSONVILLE, MICHIGAN	07/26/2021	02/04/2022	S	Int Small Bank

**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 February 5, 2022**

<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 facility to be located at 1489 E. Main Street, Brownsville, Tennessee.	Newspaper:	02/17/2022
			Federal Register:	Not applicable
FIRST BANK	PWI	First Bank, Creve Coeur, Missouri, proposes to make a \$3 million public welfare investment in Five Points Credit SBIC IV, L.P., St. Louis, Missouri, a Small Business Investment Company.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST HORIZON BANK	PWI	First Horizon Bank, Memphis, Tennessee, request for blanket approval to make public welfare investments above 5 percent of capital and surplus.	Newspaper:	Not applicable
			Federal Register:	Not applicable
LEGACY BANK & TRUST COMPANY	* Branch	Legacy Bank and Trust Company, Mountain Grove, Missouri, to establish a branch facility to be located at 8211 East Regal Place, Suite 106, Tulsa, Oklahoma.	Newspaper:	02/26/2022
			Federal Register:	Not applicable
MILCO BANCORPORATION, INC.	CIC	Post notice by George N. Schulte Trust with George N. Schulte as Trustee, Dixon, Missouri; David R. Tritten, Elizabeth A. Tritten, both of Waynesville, Missouri; Beth A. Wright, Richard R. Wright, both of Iberia, Missouri, to acquire control of Milco Bancorporation, Inc., Iberia, Missouri.	Newspaper:	Waived
			Federal Register:	Waived

**District: 8**  
**Federal Reserve Bank of St. Louis**

**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
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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending February 5, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANTLER LAND COMPANY	CIC	Ascent BanCorp, Helena, Montana; Minott Pruyne, Missoula, Montana; Alan W. Bradley, Christine A. N. Bradley, individually and as custodian for the benefit of certain minor children, all of Hamilton, Montana; Keley Edwards, individually and as custodian for the benefit of certain minor children, all of Hamilton, Montana; Patrick Haffner, Frenchtown, Montana; Daniel Schreiner, Missoula, Montana; Haley Bradley, individually and as custodian for the benefit of a certain minor child, Missoula, Montana; Charles Shonkwiler, Hamilton, Montana; and Daniel Wilcox, Corvallis, Montana, a group acting in concert with Bitterroot Holding Company, Lolo, Montana, to acquire voting shares of Antler Land Company and thereby indirectly acquire voting shares of Little Horn State Bank, both of Hardin, Montana.	Newspaper: Federal Register:	01/29/2022 02/22/2022
DORSET BANCSHARES, INC.	CIC	Scott D. Hewitt, to acquire voting shares of Dorset Bancshares, Inc., and thereby indirectly acquire voting shares of Northwoods Bank of Minnesota, all of Park Rapids, Minnesota.	Newspaper: Federal Register:	02/11/2022 02/08/2022
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	CIC	The Revised and Restated Connor Family Voting Trust (Trust) and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, each as trustee, all of Laona, Wisconsin, to acquire voting shares of Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin, and thereby indirectly acquire Laona State Bank, Laona, Wisconsin. Additionally, the Trust and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, as trustees, to join the Connor family shareholder group acting in concert.	Newspaper: Federal Register:	02/07/2022 02/11/2022

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 5, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

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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 February 5, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CLARKSON BANCSHARES, LLC	* 3A1	Clarkson Bancshares, LLC, Clarkson, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Clarkson Bank, Clarkson, Nebraska.	Newspaper:	Not available
			Federal Register:	02/09/2022
MY ANNS CORPORATION	CIC	Xinwei Lu, Glen Head, New York; Peter Sasaki, New York, New York; John Zeng, Newport Coast, California; and Beidi Zheng, Los Gatos, California; to form a group acting in concert to acquire voting shares of My Anns Corporation, and thereby indirectly acquire voting shares of Piqua State Bank, both of Piqua, Kansas.	Newspaper:	Not available
			Federal Register:	02/08/2022

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

**Availability of CRA Public Evaluations**

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NONE		

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending February 5, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CBTX, INC.	* 3A5	CBTX, Inc., Beaumont, Texas, to acquire by merger Allegiance Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Allegiance Bank, Houston, Texas	Newspaper:	Not available
			Federal Register:	03/02/2022
TEXAS REGIONAL BANK	* 18C	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger AccessBank, Denton, Texas, and to establish the offices of AccessBank as branches of Texas Regional Bank	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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- 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 February 5, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LEGACY BANCORP	* 3A1	Legacy Bancorp, San Jacinto, California, to become a bank holding company by acquiring Legacy Bank (In Organization), Riverside County, California.	Newspaper:	03/07/2022
			Federal Register:	03/10/2022
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$75.0 million in BF SVB 1, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
STATE BANK OF INDIA	FBSEA	State Bank of India, Mumbai, India, to establish a wholesale branch office in Los Angeles, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper:	02/24/2022
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank requests prior approval to make a public welfare investment of \$58.0 million in Alliance Tax Credit Fund 112, LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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.

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.

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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
NONE					

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act