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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. 32*

*Week Ending August 6, 2022*

### **Advisory Councils**

Insurance Policy Advisory Committee -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the committee.

- Announced, August 1, 2022

### **Regulations and Policies**

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.

- Approved, July 18, 2022

(A/C)

### **Supervision and Regulation**

Stress Tests -- (1) affirming the stress capital buffer requirements for Bank of America Corporation and Huntington Bancshares Incorporated, in response to their requests for reconsideration, and (2) directing staff to explore possible refinements to its models to inform continuing improvements in the stress testing methodology.

- Approved, August 3, 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**

Dallas

The Bank & Trust, SSB, Del Rio, Texas -- to establish a branch at 520 Thompson Drive, Kerrville, Texas.

- Approved, August 3, 2022

San Francisco

Mission Bank, Bakersfield, California -- to establish a branch at 5415 Avenida de Las Robles, Visalia, California.

- Approved, August 4, 2022

Secretary

Synovus Bank, Columbus, Georgia -- to establish branches at 6801 Flat Rock Road, Columbus, Georgia, and 304 20th Street South and 205 20th Street North, both of Birmingham, Alabama.

- Approved, August 1, 2022

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish branches at 10801 Tony Drive, Lutherville-Timonium, Maryland, and 51 Dutilh Road, Cranberry Township, Pennsylvania (two applications).

- Approved, August 4, 2022

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to establish a branch at 450 B Street, San Diego, California.

- Approved, August 3, 2022

**Bank Holding Companies**

Richmond

Burke & Herbert Financial Services Corp., Alexandria, Virginia -- to become a bank holding company by acquiring Burke and Herbert Bank and Trust Company, Alexandria, Virginia.

- Approved, August 4, 2022

Kansas City

Gateway First Bancorp, Inc., Jenks, Oklahoma -- to engage de novo in extending credit and servicing loans.

- Approved, August 1, 2022

**Banks, State Member**

Secretary

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, August 4, 2022

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, August 3, 2022

**Change in Bank Control**

Richmond

Blue Ridge Bankshares, Inc., Charlottesville, Virginia -- Richard T. Spurzem, Charlottesville, Virginia; to acquire additional voting shares of Blue Ridge Bankshares, Inc., and thereby indirectly acquire Blue Ridge Bank, National Association, Martinsville, Virginia.

- Permitted, August 5, 2022

**Change in Bank Control**

Kansas City

Midland Financial Co., and MidFirst Bank, both of Oklahoma City, Oklahoma -- Scott Smith, New York, New York, to become trustee or co-trustee of the G. Jeffrey Records Jr. 2008 GST Exempt Family Trust, the G. Jeffrey Records, Jr. 2003 Family Trust (GJR), the G. Jeffrey Records, Jr. 2004 Family Trust (KRR), and the G. Jeffrey Records, Jr. 2004 Family Trust (MER), and the George and Nancy Records 1990 Irrevocable Trust, all of Oklahoma City, Oklahoma, and thereby indirectly acquire voting shares of Midland Financial Co., and MidFirst Bank.

- Permitted, August 3, 2022

Kansas City

Midland Financial Co., and MidFirst Bank, both of Oklahoma City, Oklahoma -- Todd Dobson to become trustee or co-trustee of the Kathryn R. Ryan 2007 GST Exempt Family Trust, the Ryan Family Security Trust, the Martha E. Records 2009 GST Exempt Family Trust, and the Martha Records Family 1997 GST Exempt Trust, all of Oklahoma City, Oklahoma, and thereby indirectly acquire voting shares of Midland Financial Co., and MidFirst Bank.

- Permitted, August 3, 2022

New York

Patriot National Bancorp, Inc., Stamford, Connecticut -- Oaktree Opportunities Fund XI Holdings (Delaware), L.P.; Oaktree Opportunities Fund Xb Holdings (Delaware), L.P.; Oaktree Fund GP, LLC; Oaktree Fund GP I, L.P.; Oaktree Capital I, L.P.; OCM Holdings I, LLC; Oaktree Holdings, LLC; Oaktree Capital Group, LLC; Oaktree Capital Group Holdings, L.P.; Oaktree Capital Group Holdings GP, LLC; Bruce Karsh; and Howard Marks, all of Los Angeles, California, to acquire voting shares of Patriot National Bancorp, Inc.

- Withdrawn, August 2, 2022

**Extensions of Time**

Atlanta

FSBH Corporation, Bradenton, Florida -- extension to April 6, 2022, to become a bank holding company by acquiring First Southern Bank, Waycross, Georgia.

- Granted, August 4, 2022

**Financial Holding Companies**

Cleveland

Enterprise Financial Services Group, Inc.; Seed Money Limited Partnership; and Enterprise Employee Stock Ownership Plan, all of Allison Park, Pennsylvania -- election to become financial holding companies.

- Effective, August 3, 2022

**Supervision and Regulation**

Director, S&R

National Agricultural Cooperative Federation, Seoul, Republic of Korea -- to comply, through its subsidiary foreign bank, with the capital stress testing and risk committee requirements and related reporting requirements on the FR Y-7 report.

- Granted, July 26, 2022

(A/C)

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKNEWPORT	* Branch	BankNewport, Newport, Rhode Island, submitted a notice to open a branch office located at 1 Wake Robin Road. Lincoln, Rhode Island.	Newspaper:	Not available
			Federal Register:	Not applicable
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, Weymouth, Massachusetts, for approval to establish a branch office at 283 Columbia Road, Hanover, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	08/16/2022
			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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**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE RESERVAS DE LA REPUBLICA DOMINICANA	FBSEA	Banco de Reservas de la Republica Dominicana, Santo Domingo, Dominican Republic, to establish representative offices in New York, New York, and Miami, Florida, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable 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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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASIAN BANK	* Branch	Asian Bank, Philadelphia, PA, to establish a branch office located at 934 E Passyunk Avenue, Philadelphia, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

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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 August 6, 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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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 August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
bank of the james	* Branch	Bank of The James, Lynchburg, Virginia, to establish a branch at 4105 Boonsboro Road, Lynchburg, Virginia.	Newspaper:	08/25/2022
			Federal Register:	Not applicable

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

**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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A3 CENTURION LLC	* 3A1	A3 Centurion LLC, Miami, Florida, to become a bank holding company by acquiring outstanding shares of OUR Community Bank, Hialeah, Florida.	Newspaper:	08/31/2022
			Federal Register:	09/09/2022
CNB BANCORP, INC.	CIC	Patrick Charles Cooper, Miami, Florida, to retain voting shares of CNB Bancorp, Inc., Mobile, Alabama, and thereby indirectly retain voting shares of Commonwealth National Bank, Mobile, Alabama.	Newspaper:	Not available
			Federal Register:	Not available
NEWTEK BUSINESS SERVICES CORP.	* 3A1	Newtek Business Services Corp, Boca Raton, Florida, to become a bank holding company by acquiring all of the outstanding shares of National Bank of New York City, Flushing, New York. Concurrently, Newtek Business Services Corp., Boca Raton, Florida, to form Newtek Interim Bank, National Bank, Miami, Florida, to merge with National Bank of New York City, Flushing, New York, with National Bank of New York City as the surviving institution, pursuant to sections 3(a)(1) and 3(a)(3) of the BHC Act. In connection, Newtek Business Services, Corp., Boca Raton, Florida, to engage denovo in certain nonbanking activities through its existing subsidiaries, Newtek Business Lending, LLC, Orlando, Florida, and Small Business Lending, LLC, Lake Success, New York, pursuant to section 225.24(a)(1) of Regulation Y.	Newspaper:	09/01/2022
	* 3A3		Federal Register:	Not available
	4c8			

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**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		

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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 August 6, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST IOWA STATE BANK	* 18C * Branch	First Iowa State Bank, Albia, Iowa to merge with First Iowa State Bank, Keosauqua, Iowa pursuant to section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, First Iowa State Bank, Albia, Iowa will establish branches located at 714 1st Street, Keosauqua, Iowa; 102 Division Street, Cantril, Iowa; and 110 North Washington Street, Bloomfield, Iowa.	Newspaper: Federal Register:	Not available Not applicable
FVSB Mutual Bancorp, MHC	* 3A1	FVSB Mutual Bancorp, MHC, Fond du Lac, Wisconsin, to become mutual bank holding company and FVSB Bancorp, Inc., Fond du Lac, Wisconsin, proposes to become a mid tier stock bank holding company, all in connection with Fox Valley Savings Bank, Fond du Lac, Wisconsin proposals to convert from a mutual to stock savings bank.	Newspaper: Federal Register:	Not available Not available
HOOSIER HEARTLAND STATE BANCORP ESOP AND SAVINGS PLAN	* 3A1	Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, Crawfordsville, Indiana to become a bank holding company by acquiring Hoosier Heartland State Bancorp and thereby indirectly acquiring Hoosier Heartland State Bank, both of Crawfordsville, Indiana.	Newspaper: Federal Register:	Not available 08/25/2022
Scenic Community Bancshares Corporation	* 3A1	Scenic Community Bancshares Corporation, Iowa Falls, Iowa to become a bank holding company by acquiring Iowa Falls State Bank, Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not available
TERRE HAUTE SAVINGS MHC, INC.	* 3A3	Terre Haute Savings MHC, Inc., Terre Haute, Indiana, to acquire First Savings Bank, Danville, Illinois; and merge into The Hometown Savings Bank, Terre Haute, Indiana, with The Hometown Savings Bank as the resulting institution.	Newspaper: Federal Register:	Not available 08/18/2022

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

**Availability of CRA Public Evaluations**

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683449	MAQUOKETA ST BK, MAQUOKETA, IOWA	04/25/2022	08/05/2022	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 August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MID-MO BANCSHARES, INC.	CIC	Notice by The Kurt A. Schubert Heritage Trust dated February 7, 2022, and Kurt A. Schubert, trustee, both of Jefferson City, Missouri, to acquire control of Mid-MO Bancshares, Inc., Auxvasse, Missouri, the parent company of United Security Bank, Fulton, Missouri.	Newspaper:	08/20/2022
			Federal Register:	Not available

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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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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust to acquire 40.29% of the voting shares of Security State Bank Holding Company and thereby indirectly acquire voting shares of Bank Forward, all of Fargo, North Dakota.	Newspaper:	08/26/2022
			Federal Register:	09/06/2022
HERITAGE BANCSHARES GROUP INC. EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Heritage Bancshares Group Inc. Employee Stock Ownership Plan and Trust to acquire 38.34 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquiring voting shares of Heritage Bank, N.A., all of Spicer, Minnesota.	Newspaper:	08/15/2022
			Federal Register:	09/01/2022
LUMINATE CAPITAL CORPORATION	* 3A1	Luminate Capital Corp. to become a bank holding company by acquiring Luminate Bank, both of Minnetonka, Minnesota.	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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NONE		

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLBANK HOLDING COMPANY, INC.	* 3A1	AllBank Holding Company, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of Bank of Locust Grove, Locust Grove, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/01/2022
ELEVATION BANCSHARES, INC.	* 3A1	Elevation Bancshares, Inc., St. Louis, Missouri (Elevation), to become a bank holding company by acquiring The First National Bank of Sedan, Sedan, Kansas (Sedan), through Elevation's newly formed interim bank, Elevation Interim National Bank, which will merge with and into Sedan.	Newspaper:	Not available
			Federal Register:	08/29/2022

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

**Availability of CRA Public Evaluations**

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**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending August 6, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK	* Branch	American State Bank, Arp, Texas to establish a branch 500 Dallas Street, Plainview, Texas 79072	Newspaper:	Not available
			Federal Register:	Not applicable
BMC BANCSHARES, INC.	4c8	BMC Bancshares, Inc., Dallas, Texas, engaged de novo in listed activities permitted by 12 C.F.R. 225.28(b)(3) of Regulation Y, namely leasing of personal property to third parties, through its wholly owned subsidiary Silver Diamond, LLC.	Newspaper:	Not applicable
			Federal Register:	08/16/2022
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 3092 Horizon, Rockwall, Texas 75032.	Newspaper:	08/17/2022
			Federal Register:	Not applicable
GLOBAL ONE BANCSHARES, INC.	* 3A1	Global One Bancshares, Inc., Carrollton, Texas to become a bank holding company through the acquisition of Chappell Hill Bank, Chappell Hill, Texas	Newspaper:	Not available
			Federal Register:	08/11/2022
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 1110 East Southlake Blvd, Southlake, Texas 76092.	Newspaper:	Not available
			Federal Register:	Not applicable

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

**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: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 6, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1	BancPacific Financial Holding Corporation, Hagatna, Guam, and Our Lady of Peace Memorial Plan, Inc.- Trust Fund, Barrigada, Guam; to become bank holding companies by acquiring 100 percent of BankPacific, Ltd., Hagatna, Guam, upon the conversion of the bank from a savings association to a commercial bank.	Newspaper:	Not available
			Federal Register:	Not available

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**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.

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