



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 50 Week ending December 10, 2022

Board Actions

Enforcement

Industrial Bank of Korea, Seoul, Korea, and Industrial Bank of Korea New York Branch, New York, New York—written agreement dated February 24, 2016, terminated December 2, 2022.

Announced: December 6, 2022

Reserve Bank Operations

Federal Reserve Bank of New York—appointment of Sushmita Shukla as first vice president and chief operating officer. *

Approved: November 22, 2022

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 14902 Preston Road, Dallas, Texas.

Approved: December 8, 2022

Frost Bank, San Antonio, Texas—to establish a branch at 498 Stacy Road, Allen, Texas.

Approved: December 8, 2022

Frost Bank, San Antonio, Texas—to establish a branch at 5851 Long Prairie Road, Flower Mound, Texas.

Approved: December 8, 2022

Richmond

Primis Bank, Tappahannock, Virginia—to expand operations of its existing courier service in select areas of Virginia.

Approved: December 6, 2022

Bank Holding Companies

Boston

IFS 1820 Bancorp, MHC, Newburyport, Massachusetts—to become a bank holding company by acquiring the Institution for Savings in Newburyport and Its Vicinity, Newburyport, Massachusetts.

Approved: December 5, 2022

General Counsel

ANZ Group Holdings Limited and ANZ BH Pty Ltd, both of Docklands, Australia—waiver of application requirements under section 3 of the Bank Holding Company Act with respect to the acquisition of Australia and New Zealand Banking Group, Melbourne, Australia, in connection with a corporate reorganization.

Granted: December 8, 2022

Bank Mergers

Atlanta

The First Bank, Hattiesburg, Mississippi—to merge with Heritage Southeast Bank, Jonesboro, Georgia, and thereby establish branches.

Approved: December 8, 2022

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York—to increase its investment in bank premises.

Withdrawn: December 9, 2022

Banks, State Member

San Francisco

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

Approved: December 5, 2022

Secretary

Silicon Valley Bank, Santa Clara, California—to make a public welfare investment.

Approved: December 8, 2022

Change in Bank Control

Kansas City

First Laurel Security Co., Laurel, Nebraska—Amy C. Adkins, Houston, Texas; Megan M. Adkins, Kearney, Nebraska; Betsy J. Becker, Valley, Nebraska; and Sara E. Skretta, Lincoln, Nebraska; to join the Adkins Family Group, a group acting in concert, to retain voting shares of First Laurel Security Company and thereby indirectly retain voting shares of Security Bank, Laurel, Nebraska.

Permitted: December 5, 2022

St. Louis

Litchfield Bancshares Company, Litchfield, Illinois—Alberta Fleming, Michael F. Fleming, the MFF Trust, Michael F. Fleming, trustee, all of Litchfield, Illinois; Susan K. Wetzel, the SKW Trust, Susan K. Wetzel, trustee, all of Hillsboro, Illinois, together as a family control group acting in concert, to retain control of Litchfield Bancshares Company, Inc., and indirectly control The Litchfield National Bank, Litchfield, Illinois.

Permitted: December 5, 2022

Financial Holding Companies

Director, S&R

ANZ Group Holdings Limited and ANZ BH Pty Ltd, both of Docklands, Australia—election to be treated as financial holding companies.

Effective: December 8, 2022

Regulations and Policies

Chair

Lending and Liquidity Facilities—reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: December 8, 2022

Supervision and Regulation

Director, S&R

BMO Financial Corp., Wilmington, Delaware—to make capital distributions in the fourth quarter of 2022 after the occurrence of an event requiring resubmission of its capital plan.

Approved: December 5, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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 December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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District: 3

Federal Reserve Bank of Philadelphia

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NONE			

District: 3

Federal Reserve Bank of Philadelphia

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District: 4

Federal Reserve Bank of Cleveland

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NONE			

District: 4

Federal Reserve Bank of Cleveland

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District: 5

Federal Reserve Bank of Richmond

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NONE			

District: 5

Federal Reserve Bank of Richmond

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
899428	FIRST BK, STRASBURG, VIRGINIA	12/10/2021	08/02/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PIEDMONT BANCORP, INC.	Listed Going Concern	Piedmont Bancorp, Inc., Peachtree Corners, Georgia, to engage in permissible nonbanking lending activities, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY FEDERAL BANCORP	* 3A1 * Thrift Going Concern * Unitary Formation	Fidelity Federal Bancorp, Evansville, Indiana (Fidelity), and its parent companies Pedcor Financial, LLC (PFIN) and Pedcor Financial Bancorp (PFB), both of Carmel, Indiana (collectively, the Applicants), savings and loan holding companies, to become bank holding companies for a moment in time by acquiring Rockhold Bancorp (Target) and thereby indirectly acquiring Bank of Kirksville (Target Bank), both of Kirksville, Missouri. In connection with this application, Applicants to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana (Applicant Bank), a savings association, for the moment in time that they are bank holding companies and thereby engage in operating a savings association. Finally, Applicants to become savings and loan holding companies following the merger of Target with and into Fidelity, and Target Bank with and into Applicant Bank.	Newspaper: Federal Register:	Not available 01/04/2023
FISHER BANCORP, INC.	* 3A5	Fisher Bancorp Inc. Fisher, Illinois to merge with Butler Point Inc and indirectly acquire Catlin Bank, both of Catlin, Illinois.	Newspaper: Federal Register:	01/06/2023 01/04/2023

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PIPER HOLDINGS, INC.	Change in Bank Control	Jessica White, Covington, Indiana; Sue Ellen White, Covington, Indiana; Masakazu Miyagi, Covington, Indiana; Thomas Benjamin Loda, Danska 3, Olomouc 77200, Czech Republic; and the Kip White Irrevocable Family Trust For Stock of Piper Holdings, Inc., Campbell White, as trustee, and Lucas White, as trustee, both of Covington, Indiana to join the White Family Control Group, a group acting in concert, to retain voting shares of Piper Holdings Inc., and thereby indirectly retain voting shares of The Fountain Trust Company, both of Covington, Indiana.	Newspaper: Federal Register:	12/24/2022 Not available

District: 7

Federal Reserve Bank of Chicago

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch (Domestic)	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 1911 11th Street, Suite 400, Boulder, Colorado	Newspaper: Federal Register:	12/16/2022 Not applicable
FIRST BANK	* Branch (Domestic)	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 3992 Douglas Boulevard, Suite 110, Roseville, California	Newspaper: Federal Register:	12/23/2022 Not applicable
LEGACY BANK & TRUST COMPANY	* Branch (Domestic)	Legacy Bank & Trust Company, Rogersville, Missouri, to establish a branch facility to be located at 222 N. Detroit Avenue, Tulsa, Oklahoma	Newspaper: Federal Register:	12/24/2022 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 501 Southwest Drive, Jonesboro, Arkansas	Newspaper: Federal Register:	12/19/2022 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 2815 Longview Drive, Jonesboro, Arkansas	Newspaper: Federal Register:	12/19/2022 Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VersaHoldings US Corp.	* 3A1 Listed DeNovo	<p>GBH Inc., Ontario, Canada, VersaBank, Ontario, Canada (VersaBank) and VersaHoldings US Corp., Wilmington, Delaware (VersaHoldings), a wholly owned subsidiary of VersaBank, hereby submit this application (the Application) to the Federal Reserve Bank of Minneapolis (FRBMN) and the Board of Governors of the Federal Reserve System (the Board and together with the FRBMN, the Federal Reserve), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the BHC Act) and Sections 225.11 and 225.15 of Regulation Y adopted thereunder, requesting the Federal Reserve's prior approval to acquire 100% of the voting common equity of Stearns Bank Holdingford National Association, a national bank with its main office in Holdingford, Minnesota (Stearns Bank Holdingford), from Stearns Financial Services, Inc. (SFI) (the Proposed Acquisition) and to thereby become bank holding companies (BHCs).</p> <p>GBH Inc., VersaBank and VersaHoldings hereby provide notice to the Federal Reserve of their intention under Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a)(1) of Regulation Y to engage de novo in non-banking activities permissible under Section 225.28(b)(1) and (2) of Regulation Y through retention of VersaBank and VersaHoldings' existing ownership of VersaFinance US Corp. (VersaFinance).</p>	Newspaper:	Not available
			Federal Register:	Not available

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District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BUFFALO BANKSHARES, INC.	Change in Bank Control	The FEATAN Revocable Trust, Thomas A. Holt as trustee, and Thomas A. Holt as trustee of the FNB 401(k) Employee Stock Ownership Plan; Heather A. Eklund Living Trust, Heather A. Eklund as trustee; Raymond A. Holt Revocable Trust, Raymond A. Holt, trustee, all of Buffalo, Wyoming; the Holt Family Trust, Denise A. Holt, trustee of Ranchester, Wyoming; Robert Holt and Lori Holt, both of Littleton, Colorado, to become members of the Holt Family Group, a group acting in concert, to retain voting shares in First National Buffalo Bankshares, Inc., and thereby indirectly retain voting shares in First Northern Bank of Wyoming, both of Buffalo, Wyoming and First State Bank of Newcastle, Newcastle, Wyoming.	Newspaper: Federal Register:	Not available 01/03/2023

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District: 10

Federal Reserve Bank of Kansas City

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868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	01/23/2022	10/25/2021	S	Int Small Bank
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish and branch at 5510 S. Interstate Hwy 35, Austin, TX 78745	Newspaper:	12/17/2022
			Federal Register:	Not applicable

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District: 11

Federal Reserve Bank of Dallas

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327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TFXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
COEUR D'ALENE BANCORP	Change in Bank Control	Change in Bank Control notice filed by Lee Andrew Adams, Kennewick, Washington, to acquire additional voting shares of Coeur d'Alene Bancorp, Inc., and thereby indirectly acquire voting shares of Bankcda, both of Coeur D'Alene, Idaho.	Newspaper: Federal Register:	Not available 01/03/2023
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California, proposes to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

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