

FEDERAL RESERVE RELEASE

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

No. 15 Week ending April 15, 2023

Board Actions

Bank Branches, Domestic

Veritex Community Bank, Dallas, Texas—commenter's request for review of the delegated approval of the application by Veritex Community Bank to establish a branch at 1007 Hutchins Road, Dallas, Texas. Denied: April 13, 2023

Bank Holding Companies

UBS Group AG, Zurich, Switzerland—to acquire Credit Suisse Holdings (USA), Inc., New York, New York (CSHUSA), the U.S. intermediate holding company of Credit Suisse Group AG, Zurich, Switzerland, and to maintain two U.S. intermediate holding companies for one year after the date UBS acquires control of CSHUSA.

Approved: April 13, 2023

Regulations and Policies

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act. Approved: April 10, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

First State Bank, Gainesville, Texas—to establish a branch at 719 North New Road, Waco, Texas.

Approved: April 12, 2023

Frost Bank, San Antonio, Texas—to establish a branch at 3970 FM 2181, Hickory Creek, Texas.

Approved: April 12, 2023

Frost Bank, San Antonio, Texas—to establish a branch at 1155 NE Loop 410, San Antonio, Texas.

Approved: April 12, 2023

St. Louis

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 5411 Plaza Drive, Texarkana, Texas.

Approved: April 10, 2023

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 3309 West Camp Wisdom Road, Dallas,

Texas.

Approved: April 10, 2023

Bank Holding Companies

St. Louis

Janwill Omni Holdings, LLC, Effingham, Illinois—to become a bank holding company by acquiring voting shares of Omni Bancorp, Inc., and thereby indirectly acquiring Crossroads Bank, Effingham, Illinois.

Withdrawn: April 14, 2023

Bank Mergers

Cleveland

Peoples Bank, Marietta, Ohio—to merge with Limestone Bank, Louisville, Kentucky, and thereby acquire branches.

Approved: April 13, 2023

Change in Bank Control

Cleveland

Bath County Banking Company, Owingsville, Kentucky—Jane France Richards and Thomas Norris Richards, both of Owingsville, Kentucky; as the Richards Family Group, a group acting in concert to acquire voting shares of Bath County Banking Company and thereby indirectly acquire voting shares of Owingsville Banking Company, Owingsville, Kentucky.

Permitted: April 14, 2023

FFD Financial Corporation, Dover, Ohio—Mary A. Burns, individually, and as trustee of the FFD Financial Corporation Stock Ownership Plan, both of Dover, Ohio; and Wayne A. Burns, New Philadelphia, Ohio, and Von E. Gundy, Sherrodsville, Ohio; to retain voting shares of FFD Financial Corporation and thereby indirectly retain voting shares of First Federal Community Bank, National Association, Dover, Ohio.

Permitted: April 10, 2023

Extensions of Time

San Francisco

Plumas Bank, Quincy, California—extension to May 12, 2023, to establish a branch at 900 Mangrove Avenue, Chico, California.

Granted: April 13, 2023

Regulations and Policies

General Counsel

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

Approved: April 10, 2023

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
NEWBURYPORT FIVE CENTS BANCORP MHC	* 3A5 * 3A3	Newburyport Five Cents Bancorp, MHC and its wholly-owned subsidiary, Newburyport Five Cents Bancorp, Inc., both of Newburyport, Massachusetts; to merge with Pentucket Bank Holdings, MHC, and Pentucket Bancorp, Inc., respectively, and thereby indirectly acquire Pentucket Bank, all of Haverhill, Massachusetts.	Federal Register:	Not available 05/15/2023

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Boston

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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
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
POPULAR BANK		Popular Bank, New York, New York, to establish a branch office to be located a 215 E. Houston Street, New York, New York.	it Federal Register:	04/28/2023 Not applicable

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Federal Reserve Bank of New York

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NONE					

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NONE		

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
VECTA INC	Activity	Vecta Partners LLC, New York, NY, ("Vecta Partners") and Vecta, Inc., Irvington, NY; to engage denovo in real estate acquisition and management through Vecta's proposed new whollyowned subsidiary, Vecta Realty, pursuant to section 238.53 of the Board's Regulation LL.	Newspaper: Federal Register:	Not applicable Not available

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Federal Reserve Bank of Philadelphia

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NONE					
CRA Examir	nations scheduled for Qu	uarter of			
Institution		Loca	tion	Q	uarter

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Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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Federal Reserve Bank of Cleveland

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498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	0	Int Small Bank

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
Churchill Bank Corporation	* 3A1	Churchill Bank Corporation, Clearwater, Florida, to become a bank holding company through the acquisition of 100% of the voting securities of Miners Exchange Bank, Coeburn, Virginia.	, Newspaper: Federal Register:	Not available 05/12/2023

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Federal Reserve Bank of Richmond

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	S	Int Small Bank

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE	,		

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Federal Reserve Bank of Atlanta

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
A. M. SAYLOR, INCORPORATED	Change in Bank Control	David Oren Nelson Living Trust dated January 28, 2022, Memphis, Tennessee, David Oren Nelson, Somerville, Tennessee, as trustee, to acquire voting shares of A.M. Saylor, Incorporated, and thereby indirectly control First Hampton Bank, both of Hampton, Iowa.	Newspaper: Federal Register:	Not available 04/26/2023
ALLY BANK	Public Welfare	Ally Bank, Sandy, Utah, for prior	Newspaper:	Not applicable
	Investment	approval to make up to a public welfare investment pursuant to section 208.22(b) of Regulation H.	Federal Register:	Not applicable
ALLY BANK	Public Welfare	Ally Bank, Sandy, Utah, for prior	Newspaper:	Not applicable
	Investment	approval to make a public welfare investment, pursuant to section 208.22(b) of Regulation H.	Federal Register:	Not applicable
ALLY BANK	Public Welfare	Ally Bank, Sandy, Utah, for prior	Newspaper:	Not applicable
	Investment	approval to make a public welfare investment in, pursuant to section 208.22(b) of Regulation H.	Federal Register:	Not applicable
FIRST MID BANCSHARES, INC.	* 3A1 * 3A5	First Mid Bancshares Inc., Mattoon, Illinois to acquire Blackhawk Bancorp Inc., and thereby indirectly acquire Blackhawk Bank, both of Beloit, Wisconsin. In addition, Eagle Sub, LLC, Mattoon, Illinois, an interim subsidiary, to merge with Blackhawk Bancorp Inc., whereby Eagle Sub LLC will be the surviving entity and a wholly-owned subsidiary of First Mid Bancshares, Inc. for a moment in time. Following the interim holding company merger, Eagle Sub LLC will be merged with and into First Mid Bancshares, Inc., with First Mid Bancshares, Inc. being the surviving entity.	Newspaper: Federal Register:	Not available 05/19/2023
GRINNELL BANCSHARES, INC.	* 3A3	Grinnell Bancshares, Inc., Grinnell, Iowa, to acquire The Colorado Bank & Trust Company of La Junta, La Junta, Colorado.	Newspaper: Federal Register:	Not available 05/05/2023

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
LONGVIEW CAPITAL CORPORATION	Waiver Fin Sub	Longview Capital Corporation, Newman Illinois, requests a waiver from filing a section 3 application pursuant to section 225.12(d)(2) of Regulation Y to acquire Bank of Chestnut, Chestnut, Illinois	Federal Register:	Not applicable Not applicable
SAVANNA- THOMSON INVESTMENT, INC.	Change in Bank Control	Notice by The First National Bank in Sioux Falls, Sioux Falls, South Dakota, as trustee of the Kehl Family 2009 Trust, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Cody J. Kehl Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Jacob R. Winter Dated November 5, 1997, Sioux Falls, South Dakota, and the Ruth A. Kehl Grandchildrens' Trust FBO Tanner C. Kehl Dated November 5, 1997, Sioux Falls, South Dakota; Kevin A. Kehl, Dubuque, Iowa, as trustee of the Kevin A. Kehl Trust May 15, 2017, Dubuque, Iowa; and Krystina L. Moore, Tiffin, Iowa, as a group acting in concert, to join the Kehl Family Control Group to acquire voting shares of Savanna-Thomson Investment, Inc., Savanna, Illinois, and thereby indirectly acquire voting shares of Savanna-Thomson Bank, Thomas, Illinois. Additionally, Daniel J. Kehl, Solon, Iowa, to join the Kehl Family Control Group, to retain voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson		Not available 04/17/2023

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
SERVBANC HOLDCO, INC.	Change in Bank Control	Notice by Stavros Papastavrou and Sofia Elizabeth Papastavrou, as cotrustees of the Jennifer Papastavrou 2023 Trust F/B/O Stavros Papastavrou, and Jennifer Papastavrou and Nicole Katerina Papastavrou, as co-trustees of the Stavros Papastavrou 2023 Trust F/B/O Jennifer Papastavrou, all of Old Westbury, New York, to join Stavros Papastavrou, thereby creating a group acting in concert, and acquire control of ServBanc Holdco, Inc., Phoenix, Arizona, and thereby indirectly acquire control of Allied First Bank, Oswego, Illinois.		Not available Not available

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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

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
BANK OF CROCKETT	* 18C * Branch (Domestic)	Bank of Crockett, Bells, Tennessee, to merge with Gates Banking and Trust Company, Gates, Tennessee, and to retain the acquired facility as a branch office	Newspaper: Federal Register:	Not available Not applicable
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch to be located at 3938 Rainbow Boulevard, Kansas City, Kansas.	Newspaper: Federal Register:	04/21/2023 Not applicable

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Federal Reserve Bank of St. Louis

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
BERESFORD BANCORPORATIO N, INC.	Change in Bank Control	Sally A Farrar, Arkansaw, Wisconsin; Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First Savings Bank, Beresford, South Dakota, respectively, as part of a group acting in concert that controls Beresford Bancorporation, Inc. and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.		Not available 04/11/2023

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
BERESFORD BANCORPORATIO N, INC.	Change in Bank Control	Sally A Farrar, Arkansaw, Wisconsin; Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First Savings Bank, Beresford, South Dakota, respectively, as part of a group acting in concert that controls Beresford Bancorporation, Inc. and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.		Not available 04/11/2023

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
CAPITOL BANCORPORATIO N, INC.	Change in Bank Control	Sally A Farrar, Arkansaw; Wisconsin, Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First National Bank, Ft. Pierre, South Dakota, respectively, as part of a group acting in concert that controls Capitol Bancorporation, Inc., and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.		Not available 04/11/2023

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
CAPITOL BANCORPORATIO N, INC.	Change in Bank Control	Sally A Farrar, Arkansaw; Wisconsin, Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First National Bank, Ft. Pierre, South Dakota, respectively, as part of a group acting in concert that controls Capitol Bancorporation, Inc., and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.		Not available 04/11/2023

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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

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Peri	iod
BANK OF CHEROKEE COUNTY	* Branch (Domestic Premises	Description (Local Bank, Hulbert, Oklahoma (fka Bank of Cherokee County), to establish a branch at 100 South Kerr Boulevard, Sallisaw, Oklahoma, and to increase its investment in premises.	Newspaper: Federal Register:	04/19/2023 Not applicable
BANK OF CHEROKEE COUNTY	* Branch (Domestic Premises	Description of the body and the premises of the premises of the premises of the premises. Local Bank, Hulbert, Oklahoma (fka Bank of Cherokee County), to establish a branch at 240 East 3rd Street, Suite H, Grove, Oklahoma, and to increase its investment in premises.	Newspaper: Federal Register:	04/19/2023 Not applicable
BANK OF COMMERCE	* Branch (Domestic) Bank of Commerce, Rawlins, Wyoming, to establish a branch at 217 N. First Street, Saratoga, Wyoming.	Newspaper: Federal Register:	04/28/2023 Not applicable

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Federal Reserve Bank of Kansas City

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	04/11/2022	01/24/2022	S	Int Small Bank

Institution	Location	Quarter
NONE		

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Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Peri	iod
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas to acquire The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.	Newspaper: Federal Register:	Not available 04/10/2023
FIRST STATE BANK OF LIVINGSTON	* 18C	First State Bank of Livingston, Livingston, Texas, to merge with First National Bank, Jasper, Texas, and thereby establish a branch at the locations of First National Bank.	Newspaper: Federal Register:	Not available Not applicable

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Federal Reserve Bank of Dallas

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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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
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	0	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

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
BANK OF HAWAII	Public Welfare Investment	Approval of Public Welfare Investment for NEF Hawaii Shared Equity Fund I Lf (Project: Kaloko Heights Apartments)	Newspaper: Federal Register:	Not applicable Not applicable
EAST WEST BANK	Public Welfare Investment	Approval to make a public welfare investment	Newspaper: Federal Register:	Not applicable Not applicable
EAST WEST BANK	Public Welfare Investment	Request approval to make a \$2,000,000 public welfare investment in American Homeownership Innovation Fund LLC	Newspaper: Federal Register:	Not applicable Not applicable
LEXICON BANK	* 3A1	Lexicon Bancorp to become a bank holding company by acquiring 100 percent of Lexicon Bank, both of Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 05/22/2023

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

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

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act