



FEDERAL RESERVE RELEASE

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

No. 25 Week ending June 24, 2023

Board Actions

Bank Branches, Domestic

Vantage Bank Texas, San Antonio, Texas—to establish a branch at 5151 San Felipe Street, Houston, Texas.

Approved: June 23, 2023

Enforcement

Commerzbank AG, Frankfurt am Main, Germany—cease-and-desist order dated March 12, 2015, terminated June 2, 2023.

Announced: June 23, 2023

Commerzbank AG, Frankfurt am Main, Germany, and Commerzbank AG New York Branch, New York, New York—written agreement dated June 8, 2012, terminated June 15, 2023.

Announced: June 23, 2023

Reserve Bank Operations

Reserve Bank Director—appointment of a director for the Cincinnati Branch of the Federal Reserve Bank of Cleveland.

Approved: June 23, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 2810 South State Highway 161, Grand Prairie, Texas.

Approved: June 23, 2023

Frost Bank, San Antonio, Texas—to establish a branch at 108 Southmore Avenue, Pasadena, Texas.

Approved: June 23, 2023

Frost Bank, San Antonio, Texas—to establish a branch at 600 East 15th Street, Plano, Texas. *

Approved: June 15, 2023

*Addition

San Francisco

Oregon Pacific Banking Co. DBA Oregon Pacific Bank, Florence, Oregon—to establish a branch at 16101 Southwest 72nd Avenue, Portland, Oregon.

Approved: June 21, 2023

St. Louis

OakStar Bank, Springfield, Missouri—to establish a branch at 501 Main Street, Grand Junction, Colorado.

Approved: June 23, 2023

Banks, Foreign

Director, S&R

Banco de Reservas de la República Dominicana, Santo Domingo, Dominican Republic—to establish representative offices in New York, New York, and Miami, Florida.

Approved: June 22, 2023

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make three public welfare investments. *

Approved: June 15, 2023

*Addition

Secretary

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

Approved: June 22, 2023

Change in Bank Control

Cleveland

The Corn City State Bank, Deshler, Ohio—Cory R. King, Douglas C. King, Karel S. King, Randall E. King, Troy D. King, and Patsy L. Smith; all of Columbus Grove, Ohio, as individuals and as members of the King Family Control Group; a group acting in concert, to retain voting shares of The Corn City State Bank, Deshler, Ohio.

Permitted: June 23, 2023

Supervision and Regulation

Director, S&R

Citizens Financial Group, Inc., Providence, Rhode Island—to make capital distributions in the third quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan. *

Approved: June 13, 2023

*Addition

JPMorgan Chase & Co., New York, New York—to make capital distributions in the second, third, and fourth quarters of 2023 after the occurrence of an event requiring resubmission of its capital plan. *

Approved: June 13, 2023

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
NB Bancorp, Inc.	* 3A1	NB Bancorp, Inc. (the "Holding Company"), Needham, Massachusetts (a newly formed Maryland corporation), to become a bank holding company by acquiring 100% of the outstanding capital stock of Needham Bank, Needham, Massachusetts, a Massachusetts cooperative member bank (the "Bank"), pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the second-step conversion of NB Financial, MHC from mutual to stock form.	Newspaper: Federal Register:	Not available 07/24/2023

* Subject to the provisions of the Community Reinvestment Act

District: 1

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

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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAMBRAY MUTUAL HOLDING COMPANY	* Second Step Conversion	Cambray Mutual Holding Company, Gouverneur, New York; to convert from mutual to stock form. As part of the conversion, Cambray Mutual Holding Company and Gouverneur Bancorp, Inc., Gouverneur, New York, an existing mid-tier savings and loan holding company, will cease to exist and Gouverneur Savings and Loan Association, Gouverneur, New York, will become a wholly owned subsidiary of Gouverneur Bancorp, Inc., Gouverneur, New York, a newly formed Maryland corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of HOLA, by acquiring Gouverneur Savings and Loan Association.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank

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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEAN BANKSHARES, INC.	Change in Bank Control	Carmen De Abreu 2023 Family Exempt Trust, Jackson, Wyoming (Co-trustees Carmen Elena De Abreu, Miami, Florida; Investa Group Corp., Wilmington, Delaware; and Teton Trust Company LLC, Jackson, Wyoming), to join the Abreu Family Control Group, a group acting in concert, to acquire voting shares of Ocean Bankshares, Inc., and thereby indirectly acquire voting shares of Ocean Bank, both of Miami, Florida.	Newspaper: Federal Register:	Not available 07/12/2023

District: 6

Federal Reserve Bank of Atlanta

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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

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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
1895 BANCORP OF WISCONSIN, INC.	Change in Control	PyraMax Bank, FSB Employee Stock Ownership Plan Trust, Greenfield, Wisconsin with Principal Trust Company, Wilmington, Delaware as trustee to acquire voting shares of 1895 Bancorp of Wisconsin, Inc. and thereby indirectly acquire voting shares of PyraMax Bank, FSB, both of Greenfield, Wisconsin.	Newspaper:	Not available
			Federal Register:	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
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HORIZON BANK	* Branch (Domestic)	First Horizon Bank, Memphis, Tennessee, to establish a branch facility to be located at 3509 Frederica Road, Suite 1, St. Simons Island, Georgia.	Newspaper: Federal Register:	07/04/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINNEHAHA BANSHARES, INC.	Change in Bank Control	The Richard C Baker Irrevocable Trust and William L Baker, as business advisor of the trust, and member of the Baker Family Group, a group acting in concert, to retain voting shares of Minnehaha Banshares Inc., and thereby indirectly retain voting shares of First National Bank in Sioux Falls, all of Sioux Falls, South Dakota. Additionally, the Richard C Baker Irrevocable Trust to join the Baker Family Group.	Newspaper: Federal Register:	Not available 06/20/2023

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

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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C * Branch (Domestic)	Bank of Commerce, Chanute, Kansas, to merge with Piqua State Bank, Gas, Kansas, and incident thereto, to establish branches in Gas and Yates Center, Kansas.	Newspaper: Federal Register:	07/18/2023 Not applicable
MIDWEST BANK	* Branch (Domestic)	Midwest Bank, Pierce, Nebraska, to establish a branch at 7001 Pioneer Boulevard, Lincoln, Nebraska.	Newspaper: Federal Register:	07/08/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

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

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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LIBERTY BANK	* Branch (Domestic)	Application by First Liberty Bank, Liberty, Texas to establish a branch at 979 CR 5270, Unit A, Cleveland, Texas 77327	Newspaper:	07/01/2023
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	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
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

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 June 24, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	Public Welfare Investment	Request approval to make \$48,563,000 public welfare investment in USB NMTC Fund 2023-3, LLC	Newspaper: Federal Register:	Not applicable Not applicable
EAST WEST BANK	Public Welfare Investment	Request approval to make a \$40,091,000 public welfare investment in PNC NMTC Fund 4, LLC	Newspaper: Federal Register:	Not applicable Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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