
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 18

Week Ending May 2, 2020

Monetary and Financial Policy

Main Street Lending Programs -- (1) revisions to the Main Street New Loan Facility and the Main Street Expanded Loan Facility and (2) establishment of the Main Street Priority Loan Facility.

- Approved, April 30, 2020

Municipal Liquidity Facility (MLF) -- expansion of the scope and duration of the MLF.

- Approved, April 27, 2020

Paycheck Protection Program Liquidity Facility (PPPLF) -- changes to the PPPLF to expand access to additional lenders and expand the collateral that can be pledged.

- Approved, April 30, 2020

Regulations and Policies

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

- Approved, April 28, 2020

Liquidity Coverage Ratio (LCR) -- (1) interagency interim final rule and request for comment to modify the LCR rule for banks participating in the Money Market Mutual Fund Liquidity Facility and the Paycheck Protection Program Liquidity Facility and (2) temporary revisions to the Complex Institution Liquidity Monitoring Report (FR 2052a).

- Approved, April 30, 2020

Single-Counterparty Credit Limit (SCCL) Rule -- (1) final rule to extend by 18 months the initial compliance dates for certain parts of the SCCL rule and (2) revisions to the Single-Counterparty Credit Limits (FR 2590).

- Approved, April 30, 2020

Enforcement

Bank Hapoalim B.M., Tel Aviv, Israel -- issuance of a consent cease-and-desist order and assessment of a civil money penalty for unsafe and unsound practices resulting in violations of U.S. tax laws.

- Approved, April 23, 2020

(A/C)

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

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 2211 Browns Lane, Jonesboro.

- Approved, April 27, 2020

Dallas

Vista Bank, Dallas, Texas -- to establish a branch at 101 North Avenue East, Haskell.

- Approved, April 30, 2020

Bank Holding Companies

Cleveland

SB Financial Group, Inc., Defiance, Ohio -- waiver of application to acquire Edon Bancorp, Inc., Edon, and The Edon State Bank Company of Edon (Edon Bank), in connection with the merger of Edon Bank with and into The State Bank and Trust Company, Defiance.

- Granted, April 30, 2020

Bank Mergers

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to merge with The Edon State Bank Company of Edon, Edon, and thereby establish a branch.

- Approved, April 30, 2020

Change in Bank Control

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- change in bank control of BancFirst Corporation and its subsidiaries, BancFirst, Oklahoma City; and Pegasus Bank, Dallas (two notices).

- Permitted, April 29, 2020

Richmond

Bank of America Corporation, Charlotte, North Carolina -- change in bank control of Bank of America and its subsidiaries, Bank of America, National Association, Charlotte; and Bank of America California, National Association, San Francisco, California.

- Permitted, April 20, 2020

(A/C)

Chicago

Deere & Company Inc., Moline, Illinois -- to retain control of Deere & Company Inc. and its subsidiary, John Deere Financial, F.S.B., Madison, Wisconsin.

- Permitted, April 27, 2020

Extensions of Time

Secretary

Morgan Stanley, New York, New York -- extension until June 4, 2020, of the comment period on the application to acquire E*TRADE Financial Corporation, Arlington, Virginia, and thereby indirectly acquire E*TRADE Bank and E*TRADE Savings Bank.

- Granted, April 29, 2020

Extensions of Time

Minneapolis

Pioneer Bank, Mapleton, Minnesota -- extension to August 22, 2020, to establish a branch at 1450 Adams Street, Mankato.

- Granted, April 29, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------|--------------------|---|------------------------------|---------------|
| BANGOR BANCORP, MHC | * 3A3 | Application by Bangor Bancorp, MHC, the parent bank holding company of Bangor Savings Bank, both of Bangor, Maine, to acquire Damariscotta Bankshares, Inc., and its wholly owned subsidiary Damariscotta Bank and Trust Company, both of Damariscotta, Maine pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. | Newspaper: | Not available |
| | * 3A5 | | Federal Register: | 05/27/2020 |

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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 |
|---------|--|------------|-----------------|------------|----------------|
| 63573 | WALPOLE CO-OP BK, WALPOLE, MASSACHUSETTS | 01/21/2020 | 04/27/2020 | 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 May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------|--------------------|---|------------------------------|------------|
| MORGAN STANLEY | * 4c8 | Morgan Stanley, New York, New York, to acquire 100 percent of the voting shares of E*TRADE Financial Corporation, Arlington, Virginia, and thereby indirectly acquire E*TRADE Bank and E*TRADE Savings Bank, both of Arlington, Virginia, and thereby operate a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act. | Newspaper: | 04/24/2020 |
| | | | Federal Register: | 06/04/2020 |

District: 2
Federal Reserve Bank of New York

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CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|--------------------|--|------------------------------|----------------|
| PATRIOT FINANCIAL PARTNERS LP | CIC | Patriot Financial Partners, GP III, L.P., Patriot Financial Partners III, L.P., Patriot Financial Partners, GP III, LLC, Patriot Financial Advisors, L.P., Patriot Financial Advisors, LLC and Messrs. W. Kirk Wycoff, James J. Lynch, and James F. Deutsch to acquire up to 24.9% of the shares of, and thereby control Pacific Mercantile Bancorp, Costa Mesa, CA. | Newspaper: | 05/21/2020 |
| | | | Federal Register: | 05/20/2020 |
| UNIVEST BANK AND TRUST CO. | * Branch | Univest Bank and Trust Co., Souderton, PA to establish a branch at 1103 Rocky Drive, West Lawn, PA. | Newspaper: | 05/09/2020 |
| | | | Federal Register: | Not applicable |

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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| NONE | | | | | |

CRA Examinations scheduled for **Quarter of**

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|-------------|----------|---------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|--|------------------------------|----------------|
| ALLFUNDS BANK S.A.U. | FBSEA | Allfunds Bank S.A.U., Madrid, Spain, to establish a representative office in Miami, Florida. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|--|---------------------------------|----------------------------------|
| HSBC INTERNATIONAL FINANCE CORPORATION (DELAWARE) | Other Foreign | HSBC International Financial Corporation Delaware, Wilmington, Delaware, an Edge Act corporation, requests an extension of its corporate existence for an additional period of 20 years, pursuant to section 25A of the Federal Reserve Act. | Newspaper: Federal Register: | Not applicable Not applicable |
| NICOLET BANKSHARES, INC. | * 3A5 | Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with Commerce Financial Holdings, Inc., West Bend, Wisconsin, and thereby indirectly acquire Commerce State Bank, West Bend, Wisconsin. | Newspaper: Federal Register: | Not available 05/19/2020 |

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE | | | | | |

CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE | | |

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|---|------------------------------|----------------|
| ARVEST BANK | * Branch | Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the northwest corner Arkansas Highway 12 & SW Eden Brooke Street, Bentonville, Arkansas. | Newspaper: | 05/07/2020 |
| | | | Federal Register: | Not applicable |

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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|---------|---|------------|-----------------|------------|----------------|
| 266945 | MONTICELLO BKG CO, MONTICELLO, KENTUCKY | 01/27/2020 | 05/01/2020 | S | Int Small Bank |

CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE | | |

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 2, 2020**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|--|---------------------------------|---------------------------------|
| DACOTAH BANK | * 18C * Branch | Dacotah Bank, Aberdeen, South Dakota, to merge with First State Bank of Claremont, Groton, South Dakota, and incident thereto, establish branches. | Newspaper: Federal Register: | Not available Not applicable |
| KENSINGTON BANCORP., INC. | CIC | Notice by James Sexton, Scottsdale, Arizona, to retain shares of Kensington Bancorp, Inc., Kensington, Minnesota (KBI) and thereby join the Sexton shareholder group acting in concert, which controls 25% or more of the shares of KBI. KBI controls Kensington Bank, Kensington, Minnesota. | Newspaper: Federal Register: | Not available 05/11/2020 |
| WAUMANDEE BANCSHARES, LTD. | * 3A3 | Waumandee Bancshares, Ltd., Waumandee, Wisconsin to acquire voting shares of Union Bank of Blair, Blair, Wisconsin. | Newspaper: Federal Register: | Not available 05/19/2020 |
| WESTERN BANCORPORATION, INC. | CIC | The Western National Bank and Affiliates Employee Stock Ownership Plan, Duluth, Minnesota; Stephen H. Lewis, Duluth, Minnesota; and William S. Lewis, Hermantown, Minnesota, as co-trustees, a group acting in concert, to retain control of Western Bancorporation, Inc., Duluth, Minnesota, and thereby indirectly retain control of Western National Bank, Duluth, Minnesota; Cass Lake Company, Cass Lake, Minnesota; and Western National Bank, Cass Lake, Minnesota. | Newspaper: Federal Register: | Not available 05/18/2020 |

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------------|--------------------|---|------------------------------|---------------|
| CORONADO, INC. | CIC | Jeffrey L. Laudermilk, Sterling, Kansas, and the Jeffrey L. Laudermilk 2012 Irrevocable Trust, Jeffrey L. Laudermilk, trustee, to acquire voting shares, and thereby control Coronado, Inc. (the company), parent of First Bank, both in Sterling, Kansas. In addition, Jeffrey L. Laudermilk, the Jeffrey L. Laudermilk 2012 Irrevocable Trust, Jeffrey L. Laudermilk, trustee; Terry A. Laudermilk, Wichita, Kansas, the Terry A. Laudermilk 2012 Irrevocable Trust, Terry A. Laudermilk, trustee; Deborah Laudermilk, Wichita, Kansas; and Michelle K. Zaid-West, Sterling, Kansas, the Michelle Zaid-West 2012 Irrevocable Trust, Michelle K. Zaid-West, trustee; to acquire and/or retain shares of the company, and for approval as members of the Laudermilk Family Group acting in concert, which will control the company. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| TRI VALLEY BANCSHARES, * 3A5 INC. | | Tri Valley Bancshares, Inc., Talmage, Nebraska, to acquire by merger 100 percent of the voting shares of Eagle Bancshares, Inc., parent of Eagle State Bank, both in Eagle, Nebraska. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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 May 2, 2020**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------|--------------------|--|------------------------------|----------------|
| A.N.B. HOLDING COMPANY, LTD. | * 3A3 | Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38.5 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas. | Newspaper: | 05/24/2020 |
| | | | Federal Register: | 05/28/2020 |
| SECURITY BANCSHARES, INC. | CIC | Lee Perry Mann, Woodville, Texas, individually, as Manager of Perrylee Enterprises, Ltd., and as trustee of the LPM Legacy Trust, has applied to the Federal Reserve Board for permission to acquire up to 100% of the shares and thereby control of Security Bancshares, Inc., Waco, Texas, which controls Citizens State Bank, Woodville, Texas, and joins Laurie Fortenberry Mann of Woodville, Texas, individually and as trustee of the LPM Legacy Trust, as a group acting in concert. | Newspaper: | Not available |
| | | | Federal Register: | 04/14/2020 |
| WESTSTAR BANK | * Branch | WestStar Bank, El Paso, Texas to establish a branch at 501 N Zaragoza Road, El Paso, TX 79907 | Newspaper: | 05/05/2020 |
| | | | Federal Register: | Not applicable |

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
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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 May 2, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|---|------------------------------|----------------|
| ADYEN N.V. | FBSEA | Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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| Institution | Location | Quarter |
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