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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. 3*

*Week Ending January 16, 2021*

**Forms**

Forms -- initial Board review to implement the Treasury Securities and Agency Debt and Mortgage-Backed Securities Reporting Requirements (FR 2956).

- Approved, January 12, 2021

**Personnel**

Division of Reserve Bank Operations and Payment Systems -- establishment of Digital Innovations Policy and Research function, and appointment of Mark Manuszak, Brian Lawler, and Becky Royer as deputy associate directors.

- Announced, January 11, 2021

Division of Supervision and Regulation -- appointment of Anthony Cain as assistant director.

- Approved, January 12, 2021

**Regulations and Policies**

Capital Plan and Stress Testing Rules -- (1) final rule to tailor the capital plan and stress testing requirements to be consistent with 2019 changes to the prudential and stress testing standards; and (2) revisions to associated reporting forms.

- Approved, January 16, 2021

**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**

## Kansas City

Wyoming Community Bank, Riverton, Wyoming -- to establish a branch at 502 West Ramshorn, Dubois.

- Approved, January 15, 2021

**Bank Holding Companies**

## Philadelphia

JBT Bancorp, Inc., Jonestown, Pennsylvania -- for Jonestown Bank and Trust Company, Jonestown, to reorganize into a bank holding company structure and become a subsidiary of JBT Bancorp, Inc.

- Approved, January 14, 2021

## San Francisco

LendingClub Corporation, San Francisco, California -- (1) to become a bank holding company by acquiring Radius Bancorp, Inc., Boston, Massachusetts, a savings and loan holding company, and thereby acquiring Radius Bank, a federal savings bank, upon Radius Bank's conversion to a national bank; and (2) through its subsidiaries, LendingClub Warehouse I, LLC, et al., San Francisco, to engage de novo in extending credit and servicing loans, in activities related to extending credit, and in data processing.

- Approved, January 15, 2021

**Bank Premises**

## Richmond

Putnam County Bank, Hurricane, West Virginia -- to increase its investment in bank premises.

- Approved, January 11, 2021

**Banks, State Member**

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make certain public welfare investments (two applications).

- Approved, January 13, 2021

**Change in Bank Control**

Kansas City

The Bank of Wyandotte, Wyandotte, Oklahoma -- change in bank control of The Bank of Wyandotte.

- Permitted, January 15, 2021

Dallas

WSB Bancshares, Inc., Wellington, Texas -- to retain control of WSB Bancshares, Inc., and its subsidiary, Wellington State Bank, Wellington.

- Permitted, January 11, 2021

**Extensions of Time**

Richmond

Congressional Bancshares, Inc., Chevy Chase, Maryland -- extension to April 14, 2021, to engage in commercial lending activities through a de novo wholly owned subsidiary.

- Granted, January 14, 2021

**Regulations and Policies**

Secretary

Rules of Practice for Hearings -- final rule adjusting the Board's civil money penalties to account for inflation.

- Approved, January 6, 2021

(A/C)

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending January 16, 2021**

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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: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending January 16, 2021**

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| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
| NONE         |                    |                        |                              |

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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|-------------|----------|---------|
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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending January 16, 2021**

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

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 16, 2021**

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| <b>Filer</b>               | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |            |
|----------------------------|--------------------|--|------------------------------|------------|
| HUNTINGTON                 | * 3A3              | Huntington Bancshares Incorporated,<br>Columbus, Ohio to acquire 100% of TCF<br>Financial Corporation, Detroit, Michigan<br>and thereby indirectly acquire TCF<br>National Bank, Sioux Falls, South Dakota<br>pursuant to Sections 3(a)(3)/(5) of the<br>Bank Holding Company Act. | Newspaper:                   | 02/13/2021 |
| BANCSHARES<br>INCORPORATED | * 3A5              |  | Federal Register:            | 02/18/2021 |

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**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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**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending January 16, 2021**

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

**Availability of CRA Public Evaluations**

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|---------|------------------------|-----------|-----------------|------------|-------------|
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**CRA Examinations scheduled for**                      **Quarter of**

| 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 January 16, 2021**

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| <b>Filer</b>                      | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |            |
|-----------------------------------|--------------------|--|------------------------------|------------|
| FIRST CAHAWBA<br>BANCSHARES, INC. | * 3A1              | First Cahawba Bancshares, Inc., Selma,<br>Alabama, to become a bank holding<br>company by acquiring outstanding shares<br>of First Cahawba Bank, Selma, Alabama. | Newspaper:                   | 02/05/2021 |
|                                   |                    |  | Federal Register:            | 02/18/2021 |

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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 January 16, 2021**

| <b>Filer</b>                      | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |               |
|-----------------------------------|--------------------|---|------------------------------|---------------|
| ARENDRT'S, INC.                   | CIC                | Mark Curtis Bolen, Montezuma, Iowa, to join the Arendt Family Control Group, a group acting in concert, to retain voting shares of Arendt's Inc., and thereby indirectly retain voting shares of Peoples Savings Bank, both of Montezuma, Iowa.   | Newspaper:                   | Not available |
|                                   |                    |   | Federal Register:            | 01/27/2021    |
| KEYSTONE COMMUNITY BANCORPORATION | CIC                | G. Michael Herger Revocable Trust, G. Michael Herger, as trustee, both of Redding, California; Paul M. Herger, Vinton, Iowa; and Cathy S. Beatty, Vinton Iowa; to become members of the Herger Family Control Group, a group acting in concert, to retain voting shares of Keystone Community Bancorporation and thereby retain voting shares of Keystone Savings Bank, both of Keystone, Iowa.   | Newspaper:                   | Not available |
|                                   |                    |   | Federal Register:            | 01/27/2021    |
| MARATHON MHC                      | * 3A1<br>4c8       | Marathon MHC and Marathon Bancorp, Inc. both of Wausau, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of Marathon Bank, Wausau, Wisconsin, in connection with the conversion of Marathon Bank from mutual to stock form and a minority stock issuance by the mid-tier holding company. Notice by Marathon Bancorp, Inc., Wausau, Wisconsin to engage in the nonbanking activity of extending credit and servicing loans, pursuant to section 225.28 (b)(1). | Newspaper:                   | 01/11/2021    |
|                                   |                    |   | Federal Register:            | 02/08/2021    |
| PSB HOLDINGS, INC.                | * 3A5              | PSB Holdings, Inc., Wausau, Wisconsin to merge with Waukesha Bankshares, Inc and thereby indirectly acquire Sunset Bank & Savings, both of Waukesha, Wisconsin.   | Newspaper:                   | Not available |
|                                   |                    |   | Federal Register:            | 02/22/2020    |
| RIVER HOLDING COMPANY             | CIC                | Notice by Timothy Schams, La Crosse, Wisconsin to acquire 10 percent or more of the shares of River Holding Company, Stoddard, Wisconsin and thereby indirectly control River Bank, Stoddard, Wisconsin and Wisconsin River Bank, Sauk City, Wisconsin.   | Newspaper:                   | Not available |
|                                   |                    |   | Federal Register:            | 01/19/2021    |

**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        |          |         |

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending January 16, 2021**

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| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |                |
|--------------|--------------------|---|------------------------------|----------------|
| ENCORE BANK  | * Branch           | Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 3720 S. Weller, Suite 500, Springfield, Missouri. | Newspaper:                   | 01/20/2021     |
|              |                    |   | Federal Register:            | Not applicable |

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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**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 January 16, 2021**

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| <b>Filer</b>  | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b>    |                             |
|---|--------------------|---|---------------------------------|-----------------------------|
| FISHBACK FINANCIAL CORPORATION                            | CIC                | Ann Fishback Rivlin, Madison, Wisconsin, individually and as trustee of the John T. Fishback Irrevocable Trust; AFR Holdings Trust; JTF Holdings Trust; Patricia S. Fishback GRAT 2B Trust; Patricia S. Fishback GRAT 2C Trust; Patricia S. Fishback GRAT 4C Trust; Patricia S. Fishback GRAT 8C Trust; and Patricia S. Fishback GRAT 10C Trust (all of Brookings, South Dakota and, collectively, "Rivlin Trusts"), to retain control of Fishback Financial Corporation, Brookings, South Dakota ("FFC"), and thereby indirectly retain control of First Bank & Trust, Brookings, South Dakota. In addition, the Rivlin Trusts and the Oliver V. Fishback Trust (Thomas M. Fishback, trustee), Brookings, South Dakota; the Robert E. Fishback GRAT 2C Trust (Patricia S. Fishback, trustee), Brookings, South Dakota; the PVF FFC Holdings Trust (Paul V. Fishback, trustee), Brookings, South Dakota; the JNF FFC Holdings Trust (James N. Fishback, trustee), Sioux Falls, South Dakota; and the Van D. Fishback Revocable FFC Holdings Trust (Van D. Fishback, trustee), Brookings, South Dakota, to retain voting shares and thereby join the Fishback family shareholder group, a group acting in concert, which controls FFC. | Newspaper:<br>Federal Register: | Not available<br>01/25/2021 |
| VALLEY PREMIER BANK EMPLOYEE STOCK OWNERSHIP PLAN & TRUST | CIC                | Teresa L. Kuhn, Dilworth, Minnesota; to acquire control of voting shares of Bankshares of Hawley, Inc. (Bankshares), by becoming a trustee of Valley Premier Bank Employee Stock Ownership Plan and Trust, which owns Bankshares and thereby indirectly owns Valley Premier Bank, all of Hawley, Minnesota.   | Newspaper:<br>Federal Register: | 01/27/2021<br>01/14/2021    |

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for**                      **Quarter of**

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

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending January 16, 2021**

| <b>Filer</b>               | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b>    |                                |
|----------------------------|--------------------|--|---------------------------------|--------------------------------|
| CEDAR RAPIDS STATE COMPANY | CIC                | Notification submitted by John Morrow, Albion, Nebraska, to retain voting shares of Cedar Rapids State Company, parent of Cedar Rapids State Bank, both in Cedar Rapids, Nebraska; and to be approved as a member of the Sullivan family group that controls Cedar Rapids State Company.   | Newspaper:<br>Federal Register: | 01/15/2021<br>01/29/2021       |
| CHAMBANCO, INC.            | CIC                | Larry Adams, Chamber, Nebraska, individually, as trustee, and as a member of the Adams Family Group, a group acting in concert, to retain 25 percent or more of the voting shares of Chambanco, Inc. (Chambanco), Chambers, Nebraska. In addition, Patrick Adams; Patrick Adams Testamentary Trust, Larry Adams, trustee; S and B Trust, Larry Adams, trustee, all of Chambers, Nebraska, to retain shares of Chambanco, and join the Adams Family Group. Chambanco controls Chambers State Bank, Chambers, Nebraska.  | Newspaper:<br>Federal Register: | Not available<br>Not available |
| SBWY FINANCIAL CORPORATION | * 3A1              | SBWY Financial Corporation, Evanston, Wyoming to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank, Green River, Wyoming.  | Newspaper:<br>Federal Register: | 02/02/2021<br>02/16/2021       |
| SUNDANCE BANKSHARES, INC.  | CIC                | Notice submitted by the Trudy M. Durfee Revocable Trust, Trudy M. Durfee, trustee, both of Sundance, Wyoming, to acquire voting shares and thereby control of Sundance Bankshares, Inc. (SBI), parent of Sundance State Bank, both in Sundance, Wyoming; In addition, notice submitted by The Danny K. Hopson and Janice Dee Hopson Family Trust, and Danny K Hopson and Janice Dee Hopson as co-Trustees, all of San Tan Valley, Arizona, to retain shares of SBI and be approved as members of the Richard Durfee Family Group which controls SBI. Trudy M. Durfee was previously approved as a member of the Richard Durfee Family Group. | Newspaper:<br>Federal Register: | 12/30/2020<br>12/23/2020       |

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending January 16, 2021**

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| <b>Filer</b>              | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |               |
|---------------------------|--------------------|--|------------------------------|---------------|
| VALLIANCE FINANCIAL CORP. | CIC                | Notice submitted by Thomas M. Annesley, Norman, Oklahoma, as a member of the Oliver Family Group, a group acting in concert, to acquire 25 percent or greater of the voting shares of Valliance Financial Corp. (Valliance), Oklahoma City, Oklahoma, and thereby indirectly acquire voting shares of Valliance Bank, Oklahoma City, Oklahoma. In addition, The Roy T. Oliver and Rebecca L. Oliver 2020 Irrevocable Trust, city, state, Thomas M. Annesley, trustee, to acquire shares of Valliance and join the Oliver Family Group. | Newspaper:                   | Not available |
|                           |                    |  | Federal Register:            | Not available |

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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 January 16, 2021**

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| <b>Filer</b>                    | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |               |
|---------------------------------|--------------------|---|------------------------------|---------------|
| RIVERBEND FINANCIAL CORPORATION | CIC                | Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas | Newspaper:                   | Not available |
|                                 |                    |   | Federal Register:            | 08/13/2020    |

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

**Availability of CRA Public Evaluations**

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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.

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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 January 16, 2021**

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| <b>Filer</b>          | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |                |
|-----------------------|--------------------|--|------------------------------|----------------|
| 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 |
| SILICON VALLEY BANK   | PWI                | Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$75 million public welfare investment in Northern California Investment Fund IV, L.P. | Newspaper:                   | Not applicable |
|                       |                    |  | Federal Register:            | Not applicable |
| WESTERN ALLIANCE BANK | PWI                | Western Alliance Bank, Phoenix, Arizona, proposes to make a public welfare investment of \$9.0 million in FVLCRUM Fund, LP.  | Newspaper:                   | Not applicable |
|                       |                    |  | Federal Register:            | Not applicable |

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**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