



FEDERAL RESERVE RELEASE

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

No. 42 Week ending October 21, 2023

Board Actions

Enforcement

Metropolitan Commercial Bank, New York, New York—consent cease-and-desist order and assessment of a civil money penalty.

Announced: October 19, 2023

Personnel

Office of the Chief Operating Officer—appointment of Pam Harris as deputy associate director for the Office of Diversity, Equity, and Inclusion. *

Approved: September 21, 2023

*Addition

Regulations and Policies

Prepaid Cards—annual report to Congress on government-administered, general-use prepaid cards in accordance with the Dodd-Frank Act.

Approved: October 16, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 708 West Rosedale Street, Fort Worth, Texas.

Approved: October 20, 2023

Kansas City

Sovereign Bank, Shawnee, Oklahoma—to establish a branch at 3480 South Boulevard, Edmond, Oklahoma.

Approved: October 20, 2023

Secretary

1st Source Bank, South Bend, Indiana—to establish a branch at 1401 South 11th Street, Niles, Michigan.

Approved: October 16, 2023

St. Louis

BankFirst Financial Services, Macon, Mississippi—to establish a branch at 2007 Lincoln Road, Hattiesburg, Mississippi.

Approved: October 17, 2023

Bank Holding Companies

Boston

Santander Holdings USA, Inc., Boston, Massachusetts—to increase its community welfare investments.

Approved: October 18, 2023

Dallas

5th Generation Holdings, Inc., Groom, Texas—to become a bank holding company by acquiring Groom Bancshares, Inc., and thereby acquiring The State National Bank of Groom, both of Groom, Texas. *

Withdrawn: October 10, 2023

*Addition

Vavane, Inc., San Antonio, Texas—to become a bank holding company by acquiring San Diego Bancshares, Inc., and thereby indirectly acquiring First State Bank of San Diego, both of San Diego, Texas. *

Withdrawn: September 26, 2023

*Addition

Director, S&R

U.S. Bancorp, Minneapolis, Minnesota—relief from certain commitments.

Granted: October 16, 2023

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota—to acquire additional voting shares of Security State Bank Holding Company, and thereby indirectly acquire voting shares of Bank Forward, both of Fargo, North Dakota.

Approved: October 19, 2023

Richmond

Piedmont Financial Holding Company, Winston-Salem, North Carolina—to acquire Wake Forest Bancorp, M.H.C., and Wake Forest Bancshares, Inc., and thereby indirectly acquire Wake Forest Federal Savings and Loan Association, all of Wake Forest, North Carolina.

Approved: October 16, 2023

San Francisco

Banc of California, Inc., Santa Ana, California—to acquire PacWest Bancorp and thereby indirectly acquire Pacific Western Bank, both of Beverly Hills, California.

Approved: October 19, 2023

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas—to make a community development and public welfare investment. *

Approved: October 2, 2023

*Addition

Change in Bank Control

Atlanta

Southern Bankshares, Inc., Claxton, Georgia—Robert M. Clements, George M. Egan, W. Ross Singletary II, John S. Surface, Scott C. Verlander, Jason Burhyte, Jed V. Davis, Preston H. Haskell III as trustee of the Preston H. Haskell III Revocable Trust, and more, all as a group acting in concert to acquire voting shares of Southern Bankshares, Inc., and thereby indirectly acquire voting shares of The Claxton Bank, Claxton, Georgia.

Permitted: October 17, 2023

Chicago

Bank Michigan Financial Corporation, Ann Arbor, Michigan—Sandra Kay Fowler 2023 Irrevocable Trust, Kenneth Fowler, as trustee, both of Lansing, Michigan, to acquire voting shares of Bank Michigan Financial Corporation, and thereby indirectly acquire voting shares of Bank Michigan, Brooklyn, Michigan.

Permitted: October 20, 2023

Kansas City

Falcon Bancorporation, Inc., Memphis, Texas—Shawn Grubb, Weatherford, Oklahoma, individually, and as co-trustee, and Kenneth Baker as co-trustee of the Derek Joseph Grubb 2012 Trust and the Jordan Alyssa Grubb 2012 Trust, all of Clinton, Oklahoma, and more, to become members of the Shawn Grubb Family Control Group, a group acting in concert to acquire voting shares of Falcon Bancorporation, Inc., and thereby indirectly acquire voting shares of First Bank and Trust of Memphis, Memphis, Texas.

Permitted: October 20, 2023

Hydro Bancshares, Inc., Hydro, Oklahoma—Shawn Grubb, Weatherford, Oklahoma, and Kenneth Baker as co-trustees of the Derek Joseph Grubb 2012 Trust and the Jordan Alyssa Grubb 2012 Trust, all of Clinton, Oklahoma, and more, to become members of the Shawn Grubb Family Control Group, a group acting in concert to acquire voting shares of Hydro Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Hydro, Hydro, Oklahoma.

Permitted: October 20, 2023

Rocky Financial Corporation, Cordell, Oklahoma—Shawn Grubb, Weatherford, Oklahoma, individually, and as co-trustee, and Kenneth Baker as co-trustee of the Derek Joseph Grubb 2012 Trust and the Jordan Alyssa Grubb 2012 Trust, all of Clinton, Oklahoma, and more, to become members of the Shawn Grubb Family Control Group, a group acting in concert to acquire voting shares of Rocky Financial Corporation, and thereby indirectly acquire voting shares of Bank 360, Cordell, Oklahoma.

Permitted: October 20, 2023

Extensions of Time

Secretary

Capital Requirements—extension of comment period until January 16, 2024, on proposed rules to strengthen large bank capital requirements.

Granted: October 19, 2023

Membership

San Francisco

Pacific Western Bank, Beverly Hills, California—to become a member of the Federal Reserve System, and to merge with Banc of California, National Association, Santa Ana, California.

Approved: October 19, 2023

St. Louis

The First National Bank in Carlyle, Carlyle, Illinois—to become a member of the Federal Reserve System.

Approved: October 17, 2023

Stone Bank, Mountain View, Arkansas—to become a member of the Federal Reserve System.

Approved: October 20, 2023

Supervision and Regulation

Director, S&R

UBS Americas Holding LLC, New York, New York—to make capital distributions in the fourth quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan.

Approved: October 16, 2023

General Counsel

Santander Holdings USA, Inc., Boston, Massachusetts—application for approval of a proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Santander Holdings USA, Inc.'s eligible long-term debt into common equity tier 1 capital, in accordance with the Board's TLAC (total-loss absorbing capacity) rule.

Granted: October 18, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
1864 Bancorp, MHC	* 3A1 * 3A3	Application by 1864 Bancorp, MHC, and Newspaper: 1864 Bancorp, Inc., both of South Easton, Massachusetts to become BHCs through the acquisition of 100 percent of the voting shares of North Easton Savings Bank, South Easton, Massachusetts pursuant to section 3(a)(1) and 3(a)(3) of the BHC Act.	Newspaper: Federal Register:	Not available 11/27/2023
EASTERN BANKSHARES INC	* 3A3	Eastern Bankshares, Inc., Boston, Massachusetts, to acquire Cambridge Bancorp, and thereby indirectly acquire Cambridge Trust Company, both of Cambridge, Massachusetts.	Newspaper: Federal Register:	11/9/2023 11/16/2023

* Subject to the provisions of the Community Reinvestment Act

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
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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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
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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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

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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
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make up to a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CBI BANK & TRUST	* 18C * Branch (Domestic)	CBI Bank & Trust, Muscatine, Iowa, to purchase certain assets and assume certain liabilities of Farmers Merchants Bank of Illinois, Joy, Illinois, and to thereby establish a branch located at 101 W Main Street, Joy, Illinois.	Newspaper: Federal Register:	Not available Not applicable
GRINNELL BANCSHARES, INC.	Change in Bank Control	Notice by F. Austin Jones, individually and as co-trustee of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa, to retain voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper: Federal Register:	Not available 10/04/2023
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George B. Bley II, Palm Harbor, FL, individually and Jan E. Bley Rhode, Springfield, IL, individually, and acting in concert with the Bley Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew L. & Tina Prather, Petersburg, IL, individually, Elizabeth A. Prather, Virginia, IL, individually, and Laura J. Prather, Creve Coeur, MO, individually and as trustee of the Laura J. Prather Trust, and all acting in concert with the Prather Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Nancy Bley Cowen, Bearston, Illinois, to retain voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor ("TBI"), Iowa, to acquire an additional 57,142.86 voting shares of TS Contrarian Bancshares Inc. ("CBI"), Treynor, Iowa, through a purchase of those shares from CBI shareholder, GGC, LLP, Council Bluffs, Iowa. In addition, the Joshua Guttau Generational Irrevocable Trust ("Josh Guttau Trust") and the Heidi A. Guttau Generational Irrevocable Trust ("Heidi Guttau Trust") are proposing to acquire 71,428.57 shares each of CBI and become a part of the Guttau Family Control Group , through a purchase of those CBI shares from GGC, LLP. Simultaneously with the previously described purchases of GGC LLP's CBI shares, CBI will be merged into TBI with TBI being the survivor. In the merger, TBI's investment in CBI will be eliminated and the Josh Guttau Trust and Heidi Guttau Trust shares of CBI and other minority shareholders will be exchanged for common voting shares in TBI. The Josh Guttau Trust and Heidi Guttau Trust will also need to be added to the Guttau Family Control Group through a Change in Bank Control	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
VILLAGE INVESTMENT COMPANY	Listed DeNovo * 3A1	Notice by Libertyville Savings Bank Employee Stock Ownership Trust, Fairfield, Iowa to become a bank holding company by acquiring 27.02% of Village Investment Company and thereby indirectly acquiring The Libertyville Savings Bank, both of Fairfield, Iowa. In addition, Village Investment Company to engage de novo in the nonbanking activities of making, acquiring, brokering or servicing loans or other extensions of credit, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 10/21/2023

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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
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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 October 21, 2023**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch (Domestic)	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 17421 Chenal Parkway, Little Rock, Arkansas	Newspaper: Federal Register:	11/02/2023 Not applicable
EDMONTON BANCSHARES, INC.	Change in Bank Control	Notice by The Kimberly P. Thompson Irrevocable Trust; Katherine Thompson Investment Services Trust; Lawren K. Thompson Investment Services Trust; John P. Thompson Investment Services Trust, John N. Thompson as Trustee, all of Brentwood, Tennessee; Julie C. Thompson Irrevocable Trust, Jack A. Thompson Investment Services Trust; David W. Thompson as Trustee; John D. Thompson, Rhea Ellen Thompson Gift Trust, Jack A. Thompson as Trustee, all of Edmonton, Kentucky; Benjamin D. Thompson Investment Services Trust, Denver, Colorado, David W. Thompson as Trustee, Edmonton, Kentucky; and William C. Bishop, Bowling Green, Kentucky, a family control acting in concert, to retain voting shares Edmonton Bancshares, Inc., and thereby indirectly retain voting shares of Edmonton Bancshares controls Edmonton State Bank, both of Glasgow, Kentucky.	Newspaper: Federal Register:	Not available 11/08/2023
FNB OXFORD BANK	* Branch (Domestic)	FNB Oxford Bank, Oxford, Mississippi, to establish a branch facility to be located at 400 Main Street, Water Valley, Mississippi.	Newspaper: Federal Register:	11/03/2023 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 1200 Grand Boulevard, Kansas City, Missouri	Newspaper: Federal Register:	10/30/2023 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
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	06/03/2023	03/06/2023	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023	06/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
GLACIER	* 3A3	Glacier Bancorp, Inc., Kalispell, Montana; to merge with Community Financial Group, Inc. and thereby indirectly acquire Wheatland Bank, both of Spokane, Washington.	Newspaper:	Not available
BANCORP, INC.	* 3A5		Federal Register:	11/24/2023

District: 9

Federal Reserve Bank of Minneapolis

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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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
INTEGRITY CAPITAL HOLDINGS, INC.	Change in Bank Control	Oikonomia Financial Holdings, LLP, Colorado Springs, Colorado; Wendy Fisher, Monument, Colorado, and The Randall B. Rush Revocable Trust, Randall B. Rush, trustee, both of Colorado Springs, Colorado, to acquire voting shares of Integrity Capital Holdings, Inc, and thereby indirectly acquire control of Integrity Bank & Trust, both of Monument, Colorado. In addition, Christina Harrison, Fredericktown, Ohio; Kristen Schenk, St. Marys, Kansas; Kale Shank, Evansville, Indiana; Brett Wyss, Colorado Springs, Colorado; Derick Wyss, High Springs, Florida; Tiffany Decker, Monument, Colorado; and Evan Rodgers, Portland, Oregon; to join the Rush Family Control Group, a group acting in concert, and retain voting shares of Integrity Capital Holdings, Inc.	Newspaper: Federal Register:	Not available 11/08/2023

District: 10

Federal Reserve Bank of Kansas City

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas -- to establish a branch at 8915 N. Sam Houston Parkway W., Houston, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	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 October 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
RESONA BANK, LTD.	Rep Office	Resona Bank, Osaka, Japan, to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 12

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.

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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
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		

* Subject to the provisions of the Community Reinvestment Act