



FEDERAL RESERVE RELEASE

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

No. 49 Week ending December 9, 2023



## Board Actions

### Personnel

Division of International Finance—appointment of Deepa Datta as assistant director.

Approved: December 6, 2023

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### Chicago

WoodTrust Bank, Wisconsin Rapids, Wisconsin—to establish a branch at 5987 County Highway West, Manitowish Waters, Wisconsin.

Approved: December 7, 2023

### Bank Holding Companies

#### Boston

1864 Bancorp, MHC, and 1864 Bancorp, Inc., both of South Easton, Massachusetts—to become bank holding companies by acquiring voting shares of North Easton Savings Bank, South Easton, Massachusetts.

Approved: December 4, 2023

#### Dallas

The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas—to acquire shares of FCT Bancshares, Inc., and thereby indirectly acquire First National Bank of Central Texas, both of Waco, Texas.

Approved: December 4, 2023

First New Mexico Financial Corporation, Deming, New Mexico—to engage de novo in extending credit and servicing loans through its subsidiaries, ArmsLength, LLC, and Five Seven Five, LLC, both of Deming, New Mexico.

Approved: December 7, 2023

Homeland Bancshares, Inc., Columbia, Louisiana—(1) to become a bank holding company by acquiring Peoples Bank, Chatham, Louisiana, and (2) to engage in nonbank operations through its savings association subsidiaries, Homeland Federal Savings Bank, Columbia, Louisiana, and Beauregard Federal Savings Bank, DeRidder, Louisiana.

Approved: December 6, 2023

#### Minneapolis

Flagship Financial Group, Inc., Eden Prairie, Minnesota—to merge with Security Bancshares Co., and thereby indirectly acquire Security Bank & Trust Company, both of Glencoe, Minnesota.

Approved: December 4, 2023

### Banks, State Member

#### Chicago

Ally Bank, Sandy, Utah—to make a public welfare investment.

Approved: December 7, 2023

Ally Bank, Sandy, Utah—to make a public welfare investment.

Approved: December 5, 2023

### ***New York***

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: December 6, 2023

## **Change in Bank Control**

### ***Chicago***

First State Associates, Inc., Hawarden, Iowa—the Orville A. Rehder 2nd Revocable Living Trust, with Orville A. Rehder as trustee, Jeffrey A. Rehder, and Steve C. Rehder, all of Hawarden, Iowa, a group acting in concert, to acquire voting shares of First State Associates, Inc., and thereby indirectly acquire voting shares of Rivers Edge Bank, Marion, South Dakota.

Permitted: December 7, 2023

### ***Kansas City***

Republic Financial Corporation, Wichita, Kansas—Randall J. Blue, Sedalia, Colorado; Kipton J. Blue, Leawood, Kansas; and Karl R. Swartz, Wichita, Kansas, as co-trustees of the V. Jerry Blue Master Trust, the Republic Financial Trust 1, the Republic Financial Trust 2, all of Wichita, Kansas; and more, to become members of the Guenther/Swartz/Blue Control Group, a group acting in concert, to acquire voting shares of Republic Financial Corporation and thereby indirectly acquire voting shares of Southwest National Bank, Wichita, Kansas, and more.

Permitted: December 5, 2023

### ***St. Louis***

SBW Bancshares, Inc., Waterloo, Illinois—Pauline Elizabeth Hawkins, individually and as trustee of the Pauline E. Hawkins Trust, both of St. Louis, Missouri, to retain voting shares of SBW Bancshares, Inc., and thereby indirectly retain voting shares of State Bank, Waterloo, Illinois.

Permitted: December 7, 2023

## **Financial Holding Companies**

### ***Chicago***

SBN Community Bancorp, Inc., Newburg, Wisconsin—election to become a financial holding company.

Effective: December 7, 2023

## **Supervision and Regulation**

### ***Director, S&R***

Huntington Bancshares Incorporated, Columbus, Ohio—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Granted: December 6, 2023

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 9, 2023**

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

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**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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 December 9, 2023**

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

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 9, 2023**

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

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 9, 2023**

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

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**District: 4**

**Federal Reserve Bank of Cleveland**

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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending December 9, 2023**

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

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**District: 5**

**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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank
2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	12/11/2022	08/01/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 December 9, 2023**

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

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**District: 6**

**Federal Reserve Bank of Atlanta**

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 December 9, 2023**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Karen K. Spies, Graettinger, Iowa to become the largest shareholder by retaining additional voting shares of Emmetsburg Bank Shares, Inc., and thereby indirectly retain voting shares Iowa Trust & Savings Bank, both of Emmetsburg, Iowa.	Newspaper: Federal Register:	Not available Not available
MIDLAND CAPITAL HOLDINGS CORPORATION	* Acquisition	Midfed Acquisition Corp., Wilmington, Delaware is proposing to become a savings and loan holding company through the acquisition of 100 percent of the voting shares of Midland Capital Holdings Corporation and thereby indirectly acquire Midland Federal Savings and Loan Association, both of Bridgeview, Illinois, pursuant to section 10(e) of HOLA.	Newspaper: Federal Register:	Not available Not available
MIDWESTONE FINANCIAL GROUP, INC.	Waiver	MidWestOne Financial Group, Inc., Iowa City, Iowa requests a waiver from filing a section 3 application pursuant to section 225.12(d)(2) of Regulation Y, from filing a formal section 3 application to acquire Denver Bankshares, Inc. and thereby indirectly acquire Bank of Denver, both of Denver, Colorado.	Newspaper: Federal Register:	Not applicable Not applicable
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George Bley, II & Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rhode, Springfield, Illinois, with the Bley Family Control Group, a group acting in concert, to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, 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 December 9, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, 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 and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire common shares of TS Contrarian Bancshares, Inc., Treynor, Iowa, and thereby indirectly acquire voting shares of Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois. In addition, the Joshua Guttau Generational Irrevocable Trust and the Heidi A. Guttau Generational Irrevocable Trust intend to apply to the Federal Reserve board to each acquire 10 percent of more of common shares of Treynor Bancshares, Treynor, Iowa, and thereby indirectly acquire voting shares of TS Bank, Treynor, Iowa. . Simultaneously with the previously described share purchases of TS Contrarian Bancshares, Inc., TS Contrarian Bancshares, Inc. will be merged into Treynor Bancshares, Inc. with Treynor Bancshares, Inc. being the survivor, and thereby indirectly acquire Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois.	Newspaper: Federal Register:	11/28/2023 Not available

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**District: 7**

**Federal Reserve Bank of Chicago**

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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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 9, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch (Domestic)	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 145 E, Highway 76, Anderson, Missouri	Newspaper:	12/21/2023
			Federal Register:	Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
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

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 9, 2023**

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

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 9, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, to establish a branch at 7481 E. Arapahoe Road, Centennial, Colorado.	Newspaper: Federal Register:	12/08/2023 Not applicable
COMMUNITY FIRST BANCSHARES, INC.	Change in Bank Control	The Bruce Jessup Trust, Bruce Jessup and Terrie Jessup, Co-Trustees, all of Butler, Missouri, to retain voting shares of Community First Bancshares, Inc. and thereby indirectly retain voting shares of Community First Bank, both of Butler, Missouri. Bruce Jessup was previously approved to control Community First Bancshares, Inc.	Newspaper: Federal Register:	Not available 12/29/2023
MABREY BANK	* Branch (Domestic)	Mabrey Bank, Claremore, Oklahoma to establish a branch at 9140 South Branden Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	12/15/2023 Not applicable

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**District: 10**

**Federal Reserve Bank of Kansas City**

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending December 9, 2023**

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

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**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
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

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 9, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE ORIENT	* Branch (Domestic)	Bank of the Orient, San Francisco, California, to establish a full-service branch at 3388-A Highway 6 South, Sugar Land, Texas.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL VALLEY COMMUNITY BANCORP	* 3A3 * 3A5	Central Valley Community Bancorp, Fresno, California, to acquire Community West Bancshares, and thereby indirectly acquire Community West Bank N.A., both of Goleta, California, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 12/26/2023
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California, requests approval to make a \$15 million public welfare investment in USB LIHTC Fund 87, LLC	Newspaper: Federal Register:	Not applicable Not applicable
PCB Financial, Inc.	* 3A1	PCB Financial, Inc., Costa Mesa, California, to become a bank holding company by acquiring Northern California Bancorp, Inc. and its wholly owned bank subsidiary, Monterey County Bank, both of Monterey, California.	Newspaper: Federal Register:	Not available 01/08/2024
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: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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.

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act