



FEDERAL RESERVE RELEASE

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

No. 21 Week ending May 27, 2023

Board Actions

Enforcement

The Bank of Nova Scotia, Toronto, Canada, and Bank of Nova Scotia New York Agency, New York, New York—written agreement dated November 5, 2015, terminated May 18, 2023.

Announced: May 23, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Vista Bank, Dallas, Texas—to establish a branch at 3835 PGA Boulevard, Palm Beach Gardens, Florida.

Approved: May 26, 2023

WestStar Bank, El Paso, Texas—to establish a branch at 12300 Eastlake Boulevard, El Paso, Texas.

Approved: May 26, 2023

New York

Dime Community Bank, Bridgehampton, New York—to establish a branch at 1931 Richmond Avenue, Staten Island, New York.

Withdrawn: May 22, 2023

Richmond

The First Bank & Trust Company, Lebanon, Virginia—to establish a branch at 2100 Community Drive, Mount Airy, North Carolina, and to increase its investment in bank premises.

Approved: May 23, 2023

Bank Holding Companies

Boston

Newburyport Five Cents Bancorp, MHC, and Newburyport Five Cents Bancorp, Inc., both of Newburyport, Massachusetts—to merge with Pentucket Bank Holdings, MHC, and Pentucket Bancorp, Inc., respectively, and thereby indirectly acquire Pentucket Bank, all of Haverhill, Massachusetts.

Approved: May 22, 2023

Chicago

First Mid Bancshares Inc., through its subsidiary, Eagle Sub, LLC, both of Mattoon, Illinois—to acquire Blackhawk Bancorp, Inc., and thereby indirectly acquire Blackhawk Bank, both of Beloit, Wisconsin. Additionally, Eagle Sub, LLC, to become a bank holding company upon the merger and more.

Approved: May 26, 2023

Grinnell Bancshares, Inc., Grinnell, Iowa—to acquire The Colorado Bank & Trust Company of La Junta, La Junta, Colorado.

Approved: May 25, 2023

Banks, State Member

Chicago

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

Approved: May 25, 2023

San Francisco

East West Bank, Pasadena, California—to make certain public welfare investments.

Approved: May 25, 2023

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make certain public welfare investments.

Approved: May 25, 2023

Change in Bank Control

Dallas

Bi-Stone Bancshares, Inc., Mexia, Texas—Gregory Scott Stubbs, Groesbeck, Texas; Jami Lynn Jones and Cynthia Lou Neal, both of Fairfield, Texas; and Erin Neal Harvey, Corpus Christi, Texas; to join the Stubbs Family Group, a group acting in concert to retain voting shares of Bi-Stone Bancshares, Inc., and thereby indirectly retain voting shares of Incommons Bank, National Association, Mexia, Texas.

Permitted: May 22, 2023

Minneapolis

American Federal Corporation, Fargo, North Dakota—The American Federal Bank and Affiliates Employee Stock Ownership Plan (ESOP) and the American Federal Bank Restricted Stock Plan and Trust (RSP), both of Fargo, North Dakota; Dean P. McCleary, Moorhead, Minnesota; and more; all individually and as co-trustees of the ESOP and RSP, as a group acting in concert to retain voting shares of American Federal Corporation and thereby indirectly retain voting shares of American Federal Bank, Fargo, North Dakota.

Permitted: May 24, 2023

St. Louis

Farmers Financial Corporation, Milton, Kentucky—Ralph M. Pratt, III, individually and as trustee of the Ralph M. Pratt, III Trust and the Minor Daughter Trust, and Jacqueline K. Pratt, all of Prospect, Kentucky; and many more; to become members of the Pratt Family Control Group, a group acting in concert to retain voting shares of Farmers Financial Corporation, and thereby indirectly retain voting shares of The Farmers Bank of Milton, Milton, Kentucky.

Permitted: May 23, 2023

Extensions of Time

Kansas City

Enterprise Bank, Omaha, Nebraska—extension to August 31, 2023, to establish a branch at 525 North 132nd Street, Omaha, Nebraska.

Granted: May 24, 2023

St. Louis

Simmons Bank, Pine Bluff, Arkansas—extension to December 31, 2023, to establish a branch at 1400 East Harding Avenue, Pine Bluff, Arkansas.

Granted: May 26, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
READING CO-OP BK	READING, MASSACHUSETTS	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank to establish a branch to be located at 1931 Richmond Avenue, Staten Island, New York.	Newspaper: Federal Register:	06/08/2023 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at One Post Office Square, Boston, Massachusetts.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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NONE					

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

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Institution	Location	Quarter
VICTORY BANK	LIMERICK, PENNSYLVANIA	Third Quarter of 2023
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK, INC.	* Branch (Domestic)	Application by Community Trust Bank, Inc., Pikeville, KY, to establish a branch office located at 2419 Tunnel Hill Road, Elizabethtown, KY.	Newspaper: Federal Register:	06/05/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
OTTOVILLE BK CO	OTTOVILLE, OHIO	Fourth Quarter of 2023
WHITAKER BK	LEXINGTON, KENTUCKY	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 27, 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
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
JOHN MARSHALL BK	RESTON, VIRGINIA	Third Quarter of 2023
MINERS EXCH BK	COEBURN, VIRGINIA	Third Quarter of 2023
ATLANTIC UNION BK	RICHMOND, VIRGINIA	Fourth Quarter of 2023
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
CENTRAL ST BK	CALERA, ALABAMA	Third Quarter of 2023
FIRST BK	HATTIESBURG, MISSISSIPPI	Third Quarter of 2023
PRIORITYONE BK	MAGEE, MISSISSIPPI	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
1ST SOURCE BK	SOUTH BEND, INDIANA	Third Quarter of 2023
BRISTOL MORGAN BK	OAKFIELD, WISCONSIN	Third Quarter of 2023
NORTHERN TC	CHICAGO, ILLINOIS	Third Quarter of 2023
FIRST FARMERS B&TC	CONVERSE, INDIANA	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	Fourth Quarter of 2023
ISABELLA BK	MOUNT PLEASANT, MICHIGAN	Fourth Quarter of 2023

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch (Domestic)	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 18 S. Markley Street, Suite A, Greenville, South Carolina	Newspaper: Federal Register:	05/31/2023 Not applicable
OAKSTAR BANK	* Branch (Domestic)	Oakstar Bank, Springfield, Missouri, to establish a branch facility located at 501 Main Street, Grand Junction, Colorado	Newspaper: Federal Register:	06/08/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
BANK OF ADVANCE	ADVANCE, MISSOURI	Third Quarter of 2023
BANKOKOLONA	OKOLONA, MISSISSIPPI	Third Quarter of 2023
LINDELL B&TC	SAINT LOUIS, MISSOURI	Third Quarter of 2023
MONTICELLO BKG CO	MONTICELLO, KENTUCKY	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
BANK OF CROCKETT	BELLS, TENNESSEE	Fourth Quarter of 2023
BANKFIRST FINANCIAL SVC	MACON, MISSISSIPPI	Fourth Quarter of 2023
DU QUOIN ST BK	DU QUOIN, ILLINOIS	Fourth Quarter of 2023
SOUTHERN BK	POPLAR BLUFF, MISSOURI	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 27, 2023**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANKSON INVESTMENT CORPORATION	Change in Bank Control	The Ann Elise Gaytko Revocable Trust For Frankson Investment Corporation Shares, Ann Gaytko as trustee, and the Thomas Jerome Sankovitz Revocable Trust For Frankson Investment Corporation Shares, Thomas Sankovitz as trustee and individually, all of Waseca, Minnesota, to retain additional voting shares of Frankson Investment Corporation and thereby indirectly retain additional voting shares of Keen Bank, National Association, both of Waseca, Minnesota.	Newspaper: Federal Register:	Not available Not available
HERITAGE BANCSHARES GROUP INC. EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Heritage Bancshares Group Inc. Employee Stock Ownership Plan and Trust to acquire up to 41.12 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquire voting shares of Heritage Bank, N.A., all of Spicer, Minnesota.	Newspaper: Federal Register:	Not available Not available
LAKE CENTRAL FINANCIAL, INC.	* 3A3	Lake Central Financial, Inc., Annandale, Minnesota, to acquire State Bank of Danvers, Benson, Minnesota	Newspaper: Federal Register:	Not available 06/20/2023
MINNEHAHA BANSHARES, INC.	Change in Bank Control	The Richard C Baker Irrevocable Trust and William L Baker, as business advisor of the trust, and member of the Baker Family Group, a group acting in concert, to retain voting shares of Minnehaha Banshares Inc., and thereby indirectly retain voting shares of First National Bank in Sioux Falls, all of Sioux Falls, South Dakota. Additionally, the Richard C Baker Irrevocable Trust to join the Baker Family Group.	Newspaper: Federal Register:	Not available Not available

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District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

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 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
WELLS BANCSHARES, INC.	* 3A5	Wells Bancshares, Inc, Platte City, Missouri, to merge with Connections Bancshares, Inc., Ashland, Missouri, and indirectly acquire Connections Bank, Kirksville, Missouri.	Newspaper:	Not available
			Federal Register:	07/05/2023

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District: 10

Federal Reserve Bank of Kansas City

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA	Third Quarter of 2023
ENTERPRISE BK	OMAHA, NEBRASKA	Third Quarter of 2023
SECURITY BK	LAUREL, NEBRASKA	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	Public Welfare Investment	Comerica Bank, Dallas, Texas, to make a Community Development and Public Welfare Investment in Grow Michigan II, LLC, a Michigan limited liability company	Newspaper: Federal Register:	Not applicable Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 600 East 15th Street, Plano, Texas 75074	Newspaper: Federal Register:	05/31/2023 Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 108 Southmore Avenue, Pasadena, TX 77502	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 2810 S. State Hwy 161, Grand Prairie, TX 75052	Newspaper: Federal Register:	06/08/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TFXAS	08/07/2022	03/14/2022	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
CHARLES SCHWAB BK SSB	WESTLAKE, TEXAS	Third Quarter of 2023
COMERICA BK	DALLAS, TEXAS	Third Quarter of 2023
FIRST ST BK	GAINESVILLE, TEXAS	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1 Election (Domestic)	BancPacific Financial Holding Corporation, Hagatna, Guam, and Marianas Finance Corporation, Tamuning, Guam, to become bank holding companies upon the conversion of BankPacific, Hagatna, Guam, from a savings association to a commercial bank. In addition, BancPacific Financial Holding Corporation, Hagatna, Guam, and Marianas Finance Corporation, Tamuning, Guam, elect to become Financial Holding Companies.	Newspaper: Federal Register:	Not available 06/20/2023
COMMENCEMENT BANK	* Branch (Domestic)	Submission of Application for Mobile Branch Services in the Pierce and King Counties. We have worked with Tania Luhde to include the necessary information you will need for this submission. Please let me know if you have any questions. Tom Dhamers	Newspaper: Federal Register:	Not available Not applicable
CVB Holdings, Inc.	* 3A1	CVB Holdings, Inc., to become a bank holding company through the acquisition of Cashmere Valley Bank, both of Cashmere, Washington, pursuant to Section 3(a)(5)(C)).	Newspaper: Federal Register:	Not applicable Not applicable
OREGON PACIFIC BANKING CO. DBA OREGON PACIFIC BANK	* Branch (Domestic)	Application to approve a state member domestic branch	Newspaper: Federal Register:	06/05/2023 Not applicable
PACIFIC PREMIER BANK	Public Welfare Investment	Pacific Premier Bank, a California-chartered commercial bank and member of the Federal Reserve System (the "Bank"), respectfully requests authorization from the Federal Reserve Bank of San Francisco (the "FRB-SF") for a \$15 million investment in R4 Housing Partners XX, LP ("R4 XX") and a \$15 million investment in R4 California Housing Partners VIII, LP ("R4 CA VIII").	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 27, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BUSINESS BANK	* Branch (Domestic)	United Business Bank, Walnut Creek, California, to establish a branch office at 7345 S Durango Drive, Suite 116, Las Vegas, Nevada.	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.

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 Third Quarter of 2023 (July 1, 2023 - September 30, 2023) and Fourth Quarter of 2023 (October 1, 2023 - December 31, 2023)

Institution	Location	Quarter
NANO BANC	IRVINE, CALIFORNIA	Fourth Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act