
Federal Reserve Release



H.2

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

No. 52

Week Ending December 26, 2020

Forms

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

- Approved, December 22, 2020

Regulations and Policies

Regulation D (Reserve Requirements of Depository Institutions) -- (1) notice of proposed rulemaking with request for comment to replace current references to interest rates on required and excess reserves with references to a single interest on reserve balances (IORB) rate; and (2) final rule to lower reserve requirement ratios on transaction accounts maintained at depository institutions to zero percent.

- Approved, December 21, 2020

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the Federal Reserve Banks for 2021.

- Announced, December 23, 2020

Enforcement

Credit Suisse Group AG, Zurich, Switzerland; Credit Suisse AG; Credit Suisse Holdings (USA), Inc., New York, New York; and Credit Suisse AG, New York Branch -- written agreement with the Federal Reserve Bank of New York and the New York State Department of Financial Services.

- Announced, December 22, 2020

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

New York

Metropolitan Commercial Bank, New York, New York -- to establish a branch at 311 Boulevard of the Americas, Lakewood, New Jersey.

- Withdrawn, December 23, 2020

Dallas

Origin Bank, Choudrant, Louisiana -- to establish a branch at 7777 Forest Lane, Dallas, Texas.

- Approved, December 21, 2020

Bank Holding Companies

New York

CRB Group, Inc., Fort Lee, New Jersey -- to acquire Synthetic P2P Holdings Corporation, d/b/a PeerIQ, New York, New York, and thereby engage in data processing activities.

- Approved, December 22, 2020

Chicago

First Mid Bancshares, Inc., Mattoon, Illinois -- to acquire LINCO Bancshares, Inc., Columbia, Missouri, and thereby indirectly acquire Providence Bank.

- Approved, December 23, 2020

Bank Mergers

Chicago

CBI Bank & Trust, Muscatine, Iowa -- to merge with The Farmers and Mechanics Bank, Galesburg, Illinois, and thereby establish branches at 1230 North Henderson Street, Galesburg; 2616 Veterans Drive; 21 East Main Street; 123 East Knoxville Street, Brimfield; and 4900 North Glen Park Place, Peoria.

- Approved, December 23, 2020

Banks, State Member

Chicago

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

- Approved, December 23, 2020

Change in Bank Control

Atlanta

Community Bankshares, Inc., LaGrange, Georgia -- change in bank control of Community Bankshares, Inc., and its subsidiary, Community Bank and Trust - West Georgia, LaGrange.

- Withdrawn, December 14, 2020

(A/C)

Chicago

Delhi Bancshares, Inc., Marion, Iowa -- to retain control of Delhi Bancshares, Inc., and its subsidiary, Heritage Bank, Marion.

- Permitted, December 23, 2020

Minneapolis

Farmers & Merchants Agency, Inc., Pierz, Minnesota -- change in bank control of Farmers & Merchants Agency, Inc., and its subsidiary, Farmers & Merchants State Bank of Pierz, Pierz.

- Permitted, December 21, 2020

Change in Bank Control

Cleveland

Fifth Third Bancorp, Inc., Cincinnati, Ohio -- change in control notice by The Vanguard Group et al. for Fifth Third Bancorp, Inc., and its subsidiary, Fifth Third Bank, NA, Cincinnati.

- Permitted, December 22, 2020

Atlanta

Georgia Banking Company, Inc., Atlanta, Georgia -- change in bank control of Georgia Banking Company, Inc., and its subsidiary, Georgia Banking Company, Atlanta.

- Permitted, December 24, 2020

San Francisco

The Charles Schwab Corporation, San Francisco, California -- change in control notice by The Vanguard Group et al. for The Charles Schwab Corporation and its subsidiaries, Charles Schwab Bank, SSB, Westlake, Texas; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Company, Henderson, Nevada.

- Permitted, December 22, 2020

Extensions of Time

Chicago

Grand River Bank, Grandville, Michigan -- extension to March 14, 2021, to establish a branch at 50 Crahen Avenue NE, Grand Rapids.

- Granted, December 23, 2020

Membership

Dallas

Affiliated Bank, National Association, Bedford, Texas -- to become a member of the Federal Reserve System.

- Approved, December 24, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
VINEYARD BANCORP MHC	* 18C	Vineyard Bancorp, MHC, Edgartown, Massachusetts, to become a mutual bank holding company by acquiring Martha's Vineyard Savings Bank, Edgartown, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and 18(c) of the Bank Merger Act.	Newspaper:	01/18/2021
	* 3A1		Federal Register:	01/27/2021
	* 3A3			

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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 December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CREDIT INDUSTRIEL ET COMMERCIAL	4c8	Credit Industriel et Commercial, Paris, France ("CIC"), its parent company, Caisse Federale de Credit Mutuel, Strasbourg, France ("CFCM"), and CIC's subsidiary Banque Transatlantique, Paris, France ("BT"), to engage in certain investment advisory activities in the United States pursuant to Regulation Y, 12 CFR 225.28 (b)(6), through its indirect subsidiary, Transatlantique Private Wealth LLC ("TPW"), New York, New York.	Newspaper:	Not applicable
			Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
HYPERION BANCSHARES, INC	* 3A1	Hyperion Bancshares, Inc. Philadelphia, PA, to become a bank holding company via the merger of Hyperion Interim Bank and Hyperion Bank ("Hyperion Bank"), both of Philadelphia, PA, and thereby indirectly acquire Hyperion Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Newspaper:	01/16/2021
			Federal Register:	01/26/2021
Traditions Bancorp, Inc.	3A1	Traditions Bancorp, Inc., York, Pennsylvania, to become a bank holding company, pursuant to Section 3(a)(C) of the Bank Holding Company Act, by acquiring 100 percent of York Traditions Bank, York, Pennsylvania.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

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 December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCORPORATION	* 4c8	Community First Bancorporation, Walhalla, South Carolina, to acquire 100% of the voting securities of SFB Bancorp, Inc., Elizabethton, Tennessee, and thereby indirectly acquire Security Federal Bank, Elizabethton, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
FIRST-CITIZENS BANK & TRUST COMPANY	Other Foreign	First Citizens Bank & Trust Company, Raleigh, North Carolina, to establish an Edge Corporation subsidiary.	Newspaper:	Not applicable
			Federal Register:	01/14/2021
VIRGINIA NATIONAL BANKSHARES CORPORATION	* 3A5	Virginia National Bankshares Corporation, Charlottesville, Virginia, to acquire Fauquier Bankshares, Inc., Warrenton, Virginia, and thereby indirectly acquire Fauquier Bank, Warrenton, Virginia, pursuant to Section 3a5 of the Bank Holding Company Act.	Newspaper:	01/20/2021
			Federal Register:	01/28/2021

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPSTAR BANK	* Branch	CapStar Bank, Nashville, Tennessee, to establish a branch located at 10820 Kingston Pike, Knoxville, Tennessee.	Newspaper:	01/07/2021
			Federal Register:	Not applicable
FIRSTBANC OF ALABAMA, INC.	* 4c8	FirstBanc of Alabama, Inc., Talladega, Alabama to acquire SouthFirst Bank, Sylacauga, Alabama.	Newspaper:	01/22/2021
			Federal Register:	Not available
MONTICELLO BANCSHARES, INC.	CIC	After the fact change in control notice filed by Donald B. Kelly and Louise N. Kelly, both of Monticello, Georgia; Donald Bruce Kelly, Jr., Melissa A. Kelly, Donald Bruce Kelly, III, and Taylor Anne Kelly, all of Bogart, Georgia; E. Clyde Kelly, III, of Macon, Georgia; Jennifer Kelly, of Smyrna, Georgia; and Keryn K. Arnett, of Cumming, Georgia to retain control of Monticello Bancshares, Inc., and thereby indirectly retain voting shares of Bank of Monticello, both of Monticello, Georgia.	Newspaper:	01/06/2021
			Federal Register:	Not available
ST. HOLDINGS, INC.	* 3A1	St Hldgs, Inc., Orlando, Florida to become a bank holding company by acquiring outstanding shares of Rochelle State Bank, Rochelle, Georgia.	Newspaper:	Not available
			Federal Register:	Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIANCE BANCORP	CIC	Alliance Bancorp Employee Stock Ownership Plan with 401(k) Provisions, Francesville, Indiana, together with Shane R. Pilarski, Francesville, Indiana, Ronald K. Kruger, Francesville, Indiana, and Alyssa M. Chapman, Winamac, Indiana, as administrators, and as a group acting in concert, to retain control of 10 percent or more of the voting shares of Alliance Bancorp, Francesville, Indiana, and thereby indirectly control Alliance Bank, Francesville, Indiana.	Newspaper: Federal Register:	Not available 12/08/2020
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to \$20 million public welfare investment in Boston Financial Institutional Tax Credits 54 Limited Partnership, pursuant to section 208.22 (b)of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
INDEPENDENCE BANCSHARES, INC.	* 3A3	Independence Bancshares, Inc., Independence, Iowa, to acquire 100 percent of First State Bank, Sumner, Iowa.	Newspaper: Federal Register:	Not available 12/21/2020
MARATHON MHC	* 3A1 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: Federal Register:	Not available 01/22/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Notice by The Lynette G. Drake Trust dated January 4, 2017, with Lynette G. Drake and Alan D. Drake as trustees; L Drake Commons LLC, with Jeffrey Roberts as Manager; and J Roberts Commons LLC, with Lynette Drake as Manager; all of Bad Axe, Michigan, to join the Roberts Family Control Group, as previously approved by the Federal Reserve on December 18, 2019, and Notice by The Jerry A. Peplinski Trust dated May 26, 2017, with Jerry A. Peplinski as trustee; F Peplinski Commons LLC, with Lynda Watchowski as manager; J Peplinski Commons LLC, with Frank A. Peplinski as manager; D Peplinski Commons LLC, with Jerry Peplinski as manager; T Peplinski Commons LLC, with David Peplinski as manager; and L Watchowski Commons LLC, with Terry Peplinski as Manager; all of Bad Axe, Michigan, to join the Peplinski Family Control Group, as previously approved by the Federal Reserve on December 18, 2019, for each family to control Northstar Financial Group, Inc., Bad Axe, Michigan, and indirectly control Northstar Bank, Bad Axe, Michigan and West Michigan Community Bank, Hudsonville, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
PONTIAC BANCORP, INC.	* 18C * Branch	Pontiac Bancorp, Inc., Pontiac, Illinois requests a waiver from filing a section 3 application pursuant to section 225.12(d) (2) of Regulation Y to acquire First Farmers State Bank, Minier, Illinois. Bank of Pontiac, Pontiac, Illinois to merge with First Farmers State Bank, Minier, Illinois and thereby establish branches at the following locations: 101 S Main Street, Minier, Illinois; 4001 General Electric Road, Bloomington, Illinois; and 301 N Locust Street, Delavan, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable
RIVER HOLDING COMPANY	CIC	Notice by Timothy Schams, La Crosse, Wisconsin to acquire 10 percent or more of the shares to control 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:	Not available

* Subject to the provisions of the Community Reinvestment Act

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		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 4217 Camp Bowie Boulevard, Suite 100, Fort Worth, Texas.	Newspaper:	12/28/2020
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARINE BANCSHARES, INC.	CIC	Change in Control by Angela K. Rassas, Potomac Falls, VA; Dianne K. Johnson Trust, trustee Dianne K. Johnson, both of Forest Lake, MN; Dianne K. Johnson, as a trustee of the Dianne K. Johnson Trust, and as a trustee of the Mignon L. Johnson Trust, Forest Lake, MN; Edsel F. Johnson Disclaimer Trust, trustee Scott C. Johnson, both of Stillwater, MN; Jill E. King, Arden Hills, MN; Mackenzie L. Farrill, Hudson, WI; and Scott C. Johnson, through direct ownership of shares and as trustee of the Edsel F. Johnson Disclaimer Trust to retain shares and thereby join the Johnson Family shareholder group acting in concert, which owns 25 percent or more of the shares and thereby control of Marine Bancshares, Inc., Marine on St. Croix, MN. Marine Bancshares, Inc. controls Security State Bank of Marine, Marine on St. Croix, MN.	Newspaper: Federal Register:	Not available Not available
MSB BANKSHARES, INC.	CIC	MoCorp, Inc., Iron River, Michigan, to retain voting shares of MSB Bankshares, Inc., and thereby indirectly retain voting shares of The Miners State Bank, both of Iron River, Michigan.	Newspaper: Federal Register:	01/15/2021 12/21/2020
NAPOLEON BANCORPORATION, INC.	CIC	Change in control notice by Steven and Laurel Klefstad, Forman, North Dakota, to retain voting shares of Napoleon Bancorporation, Inc., Napoleon, North Dakota, which owns Stock Growers Bank, Forman, North Dakota, and thereby join the McLaen family shareholder group, a group acting in concert, which owns 25% or more of the voting shares of Napoleon Bancorporation, Inc.	Newspaper: Federal Register:	Not available 01/06/2021
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: Federal Register:	Not available 01/14/2021

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR D BANK	* Branch	Anchor D Bank, Texhoma, Oklahoma, to establish a branch at 205 Main Street, Spearman, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
GRAND CAPITAL CORPORATION	CIC	Notification submitted by Nathan C. Buerge, Joplin, Missouri, and Summer K. Timperley, Overland Park, Kansas, to retain shares and thereby control of Grand Capital Corporation (Grand Capital), parent of Grand Capital Bank, both of Tulsa, Oklahoma, and to be approved as members of the Buerge Family Group that controls Grand Capital.	Newspaper:	Not available
			Federal Register:	12/30/2020
KATHRYN R. RYAN 2020 FAMILY TRUST	* SLHC Formation	The Kathryn R. Ryan 2020 Family Trust, Oklahoma City, Oklahoma, to become a savings and loan holding company by acquiring voting shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	01/07/2021
			Federal Register:	01/15/2021
LEWELLEN NATIONAL CORP.	CIC	Notice submitted by Clarence J. Beard, individually, and Betty Beard, individually, both of Lewellen, Nebraska, to acquire voting shares and, thereby, control of Lewellen National Corp., parent of Bank of Lewellen, both of Lewellen, Nebraska, thus establishing the Lewellen Family Group.	Newspaper:	01/05/2021
			Federal Register:	Not available
MARTHA E. RECORDS 2020 FAMILY TRUST	* SLHC Formation	The Martha E. Records 2020 Family Trust, Oklahoma City, Oklahoma, to become a savings and loan holding company by acquiring voting shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	01/07/2021
			Federal Register:	01/15/2021
PRISM GROUP, INC.	CIC	Notice submitted by The Kelly J. Green and Jessica E. Green Trust dated December 30, 2008 and Kelly J. Green and Jessica E. Green as trustees, all of Hamilton, Missouri; and Judson B. Snyder and Cara L. Snyder, Winnetka, Illinois to acquire voting shares and thereby control of The Prism Group, Inc., parent of The Hamilton Bank, both of Hamilton, Missouri, and be approved as members of the Snyder Family control group which controls The Prism Group, Inc. In addition, Blythe L. Heits and Brian A. Heits, both of Kansas City, Missouri to acquire voting shares and be approved as members of the Snyder Family control group.	Newspaper:	01/11/2021
			Federal Register:	01/13/2021

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 12/23/2020
WNB Holdings, LLC	* 3A1	WNB Holdings, LLC, North Platte, Nebraska, to become a bank holding company through the acquisition of 52 percent of the voting shares of Western Bancshares, Inc., parent of Western Nebraska Bank, both in Curtis, Nebraska.	Newspaper: Federal Register:	01/23/2021 01/28/2021

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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 December 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOC BANK	CIC	Notice by William Alexander O'Brien, Amarillo, Texas, individually, to acquire 25 percent or more of the outstanding voting shares of BOC Bank, McLean, Texas	Newspaper:	Not available
			Federal Register:	Not available
GOLDTHWAITE BANCSHARES, INC.	CIC	Post-Notice of Change in Bank Control filed by Robert G. Good, Calvin J. Good, Hannah G. Good, all of Corrales, New Mexico; Cynthia Alysce Good, Robert A. Good, and Natalie G. Good, all of Arlington, Massachusetts ("Notificants"), with respect to Goldthwaite Bancshares, Inc. ("Company") and indirectly, MCBank ("Bank"), both of Goldthwaite, Texas, to retain less than 1% of the outstanding common stock of the Company, and to join the Graves-Good Family Group (the "Control Group"), a group acting in concert previously cleared in 2017, pursuant to a filing under the Change in Bank Control Act, and which controls 25% or more of the shares of Company.	Newspaper:	Not available
			Federal Register:	01/05/2021
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

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending December 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make a public welfare investment of \$73.5 million in Newport Tax Credit Fund 2021-A, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of SVB Financial Group, parent of Silicon Valley Bank, both of Santa Clara, California.	Newspaper:	12/13/2020
			Federal Register:	12/16/2020

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		

* Subject to the provisions of the Community Reinvestment Act