
Federal Reserve Release



H.2

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

No. 51

Week Ending December 18, 2021

Bank Holding Companies

First Citizens Bancshares, Inc., Raleigh, North Carolina -- to acquire CIT Group, Inc., New York, New York.

- Approved, December 17, 2021

Webster Financial Corporation, Waterbury, Connecticut -- to acquire Sterling Bancorp and thereby indirectly acquire Sterling National Bank, both of Pearl River, New York.

- Approved, December 17, 2021

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Ian Spear as assistant director with responsibility for the Retail Payments and FedNow Oversight Coordination and Strategy programs.

- Approved, December 13, 2021

Regulations and Policies

Credit Risk Retention -- notice of determination of results of the interagency review of the definition of "qualified residential mortgage" and the associated exemptions for community-focused residential mortgages and qualifying three- to four-unit residential mortgages.

- Approved, December 12, 2021

Savings and Loan Holding Companies

WSFS Financial Corporation (WSFS), Wilmington, Delaware -- to acquire Bryn Mawr Bank Corporation (Bryn Mawr) and thereby indirectly acquire The Bryn Mawr Trust Company (Bryn Mawr Bank), both of Bryn Mawr, Pennsylvania, following the conversions of Bryn Mawr Bank to a federal savings association and Bryn Mawr to a savings and loan holding company.

- Approved, December 17, 2021

Supervision and Regulation

Supervisory Practices -- interagency statement on supervisory practices regarding financial institutions affected by tornadoes.

- Announced, December 15, 2021

Enforcement

Home Bancgroup Inc., Hallandale Beach, Florida -- cease-and-desist order issued by the Office of Thrift Supervision dated July 30, 2010, terminated December 8, 2021.

- Announced, December 16, 2021

S&R Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Holding Companies**

Chicago

Graymont Bancorp, Inc., Graymont, Illinois -- to acquire State Bank of Saunemin, Saunemin, Illinois.

- Approved, December 17, 2021

Minneapolis

MidCountry Acquisition Corp., Minneapolis, Minnesota -- to acquire the Tysan Corporation, Minneapolis, Minnesota, and thereby indirectly acquire Pine Country Bank, Little Falls, Minnesota, and Lake Community Bank, Long Lake, Minnesota.

- Approved, December 16, 2021

Boston

Northeast Bancorp, Lewiston, Maine -- request by Arlon Capital Partners II LP, Continental Grain Company, et al. for relief from certain commitments.

- Granted, December 13, 2021

Director, S&R

Ocean Bankshares, Inc., and Ocean Bank, both of Miami, Florida -- request by Belkis Macedo de Graterol, et al. for relief from certain commitments.

- Granted, December 14, 2021

Minneapolis

PB Family Bancshares, Inc., Hastings, Minnesota -- to become a bank holding company by acquiring Premier Bank Minnesota, Farmington, Minnesota, and Premier Bank Rochester, Rochester, Minnesota.

- Approved, December 16, 2021

Bank Holding Companies

Atlanta

Southpoint Bancshares, Inc., Birmingham, Alabama -- waiver of application to acquire Merchants Financial Services, Inc., and its subsidiary, Merchants Bank of Alabama, both of Cullman, Alabama, in connection with the merger of Southpoint Bank, Birmingham, Alabama, with and into Merchants Bank of Alabama.

- Granted, December 9, 2021

(A/C)

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- waiver of application to merge with Reliant Bancorp, Inc., and thereby indirectly acquire Reliant Bank, both of Brentwood, Tennessee, in connection with the merger of Reliant Bank into United Community Bank, Greenville, South Carolina.

- Granted, December 15, 2021

Bank Mergers

Kansas City

RCB Bank, Claremore, Oklahoma -- to purchase certain assets and assume certain liabilities of Arvest Bank, Fayetteville, Arkansas, and thereby establish branches at 301 West 4th Avenue, Caney, Kansas, and 125 West Canadian Avenue, Vinita, Oklahoma.

- Approved, December 13, 2021

Bank Premises

St. Louis

Bank of Cave City, Cave City, Arkansas -- to increase its investment in bank premises.

- Approved, December 14, 2021

Banks, State Member

Chicago

- Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).
- Approved, December 16, 2021

Dallas

- Comerica Bank, Dallas, Texas -- to make certain community development and public welfare investments (two requests).
- Approved, December 16, 2021

New York

- Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.
- Approved, December 16, 2021

Secretary

- The Northern Trust Company, Chicago, Illinois -- to make a public welfare investment.
- Approved, December 16, 2021

Atlanta

- Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.
- Approved, December 15, 2021

Change in Bank Control

Kansas City

Citizens National Corporation, Wisner, Nebraska -- Nancy A. Kvols Irrevocable Bank Trust, Ronald K. Kvols, as trustee; Ronald K. Kvols Irrevocable Bank Trust, Nancy Kvols, as trustee, all of Wisner, Nebraska, to become members of the Kvols/Ott/Cheney Family Group, a group acting in concert, to acquire voting shares of Citizens National Corporation and thereby indirectly acquire voting shares of Citizens State Bank, Wisner, Nebraska.

- Permitted, December 16, 2021

Chicago

Commercial Financial Corp., Storm Lake, Iowa -- Carrie L. Brown, Storm Lake, Iowa; Joleen M. Brown, Spirit Lake, Iowa; Timothy J. Brown CFC Revocable Trust, Timothy J. Brown, as trustee, both of Storm Lake, Iowa; John C. Brown CFC Revocable Trust, John C. Brown, as trustee, both of Spirit Lake, Iowa; John C. Brown 2020 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; Joleen M. Brown 2021 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; and CFC Control Trust, Nick Brown, as trustee, both of Storm Lake, Iowa, to become members of the Brown Family Control Group, a group acting in concert, to acquire voting shares of Commercial Financial Corp. and thereby indirectly acquire voting shares of Central Bank, Storm Lake, Iowa.

- Permitted, December 16, 2021

Kansas City

First National Financial Corporation, Estes Park, Colorado -- Kerstin Eckstrom, Lincoln, Nebraska, and Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, to retain voting shares of First National Financial Corporation and indirectly retain voting shares of Bank of Estes Park, both of Estes Park, Colorado.

- Permitted, December 13, 2021

Change in Bank Control

Kansas City

O&F Cattle Company, Oshkosh, Nebraska -- Kerstin Eckstrom, Lincoln, Nebraska, and Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, to retain voting shares of O&F Cattle Company and indirectly retain voting shares of Nebraska State Bank, Oshkosh, Nebraska.

- Permitted, December 13, 2021

Dallas

R Corp Financial, Round Rock, Texas -- the 2018 Ryan Legacy Trust, Round Rock, Texas (Nolan Reese Ryan, Austin, Texas; Wendy Ryan Bivins, Amarillo, Texas; and Robert Reid Ryan, Houston, Texas, as co-trustees), and Wendy Ryan Bivins, Amarillo, Texas, to join the Ryan Family Group, a group acting in concert, and Nolan Reese Ryan, Austin, Texas, to acquire voting shares of R Corp Financial and thereby indirectly acquire voting shares of R Bank, Round Rock, Texas.

- Permitted, December 13, 2021

Regulations and Policies

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations.

- Approved, December 14, 2021

Director, S&R

Regulatory Capital Rules -- notice of the 2021 aggregate global indicator amounts, as required under the Board's rule regarding risk-based capital surcharges for global systemically important bank holding companies.

- Approved, December 13, 2021

Savings and Loan Holding Companies

Philadelphia

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- to become a savings and loan holding company on the conversion of The Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania, to a federal savings association.

- Approved, December 17, 2021

Cleveland

Double Bottomline Corp., Caldwell, Ohio -- to become a savings and loan holding company by acquiring Community Savings Bancorp, Inc., and thereby indirectly acquire Community Savings, both of Caldwell, Ohio.

- Approved, December 17, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

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 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|---|------------------------------|----------------|
| MANUFACTURERS AND TRADERS TRUST COMPANY | PWI | Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| OAKTREE CAPITAL MANAGEMENT LP | CIC | Notice by Oaktree Opportunities Fund XI Holdings (Delaware), L.P., Oaktree Opportunities Fund Xb Holdings (Delaware), L.P., Oaktree Fund GP, LLC, Oaktree Fund GP I, L.P., Oaktree Capital I, L.P., OCM Holdings I, LLC, Oaktree Holdings, LLC, Oaktree Capital Group, LLC, Oaktree Capital Group Holdings, L.P., Oaktree Capital Group Holdings GP, LLC, Bruce Karsh and Howard Marks, all of Los Angeles, California, to acquire 10 percent or more of the shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending December 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

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 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

District: 4
Federal Reserve Bank of Cleveland

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.

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

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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 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|---|------------------------------|----------------|
| BANK OF THE JAMES FINANCIAL GROUP, INC. | 4c8 | Bank of the James Financial Group, Inc., Lynchburg, Virginia, to engage in investment advisory activities through the acquisition of 100% of the voting shares of Pettyjohn, Wood & White, Inc., Lynchburg Virginia. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| OLD POINT FINANCIAL CORPORATION | CIC | PL Capital, LLC, a limited liability company; Goodbody/PL Capital LLC, a limited liability company; Financial Edge Fund, L.P., a limited partnership; Financial Edge-Strategic Fund, L.P., a limited partnership; PL Capital/Focused Fund, L.P., a limited partnership; Goodbody/PL Capital, L.P., a limited partnership; PL Capital Advisors, LLC, a limited liability company; and Messrs. John William Palmer and Richard John Lashley, Naples, Florida, to acquire voting shares of Old Point Financial Corporation, Hampton, Virginia. | Newspaper: | 12/30/2021 |
| | | | Federal Register: | 01/03/2022 |

District: 5
Federal Reserve Bank of Richmond

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.

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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 18, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|------------------------------|----------------|
| BUSINESS FIRST BANCSHARES, INC. | * 3A5 | Business First Bancshares, Inc., Baton Rouge, Louisiana, to merge with Texas Citizens Bancorp, Inc., Pasadena, Texas, and thereby acquire its subsidiary, Texas Citizens Bank, N.A., Pasadena, Texas. | Newspaper: | 01/13/2022 |
| | | | Federal Register: | 12/15/2021 |
| FIRST, A NATIONAL BANKING ASSOCIATION, THE | Member | The First, National Banking Association, Hattiesburg, Mississippi, to become a member of the Federal Reserve System. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| LOCAL BANCORP, INC. | * 3A1 | Local Bancorp, Inc., Little Rock, Arkansas to become a bank holding company by acquiring Red Level Financial Corporation and its wholly owned subsidiary, The Peoples Bank of Red Level, both of Red Level, Alabama. | Newspaper: | Not available |
| | | | Federal Register: | 01/14/2022 |
| PEOPLES BANCSHARES, INC. | CIC | Bradley C. Davis, Charleston, South Carolina, a member of the Davis Family Group, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. In addition, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees for The Sid Davis Trust; Melissa Lenox, Charleston, South Carolina; Sharon Ammann, Steve Ammann, and Steven Wade Ammann, all of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger, trustee of the Margaret Steinberger Revocable Trust and Bruce Steinberger, both of Coral Gables, Florida; Audrey Davis, Magee, Mississippi; to join the Davis Family Group, a group acting in concert, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. | Newspaper: | 11/24/2021 |
| | | | Federal Register: | Not available |
| RAYMOND JAMES FINANCIAL, INC. | * 3A1 | Raymond James Financial, Inc., St. Petersburg, Florida to merge with Tristate Capital Holdings, Inc. (Tristate), and thereby indirectly acquire its subsidiary, Tristate Capital Bank (Bank) both of Pittsburg, Pennsylvania. In connection with this proposal, Macaroon Two LLC, St. Petersburg, Florida to become a bank holding company by acquiring control of the outstanding shares of Tristate, and thereby indirectly acquire Bank. | Newspaper: | Not available |
| | * 3A3 | | 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.

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.

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

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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 18, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------|----------------------------|---|---------------------------------|-----------------------------|
| BEMENT BANCSHARES, INC. | CIC | Tamara S. Wagers, Mt. Zion, Illinois; Michelle Wilkinson Gross, Bement, Illinois; the Arthur R. Wilkinson Trust, dated April 3, 2010, Arthur R. Wilkinson, as trustee, and the Karen S. Wilkinson Trust, dated April 3, 2010, Karen S. Wilkinson, as trustee, both of Bement, Illinois; and the George Mark Wilkinson Living Trust, dated April 24, 2009, George Mark Wilkinson, trustee, Waikoloa, Hawaii, to form the Wilkinson Family Control Group, a group acting in concert, and the Ann Wilkinson Trust, Ann Wilkinson, trustee, Mountain View, California, individually; to retain the voting shares of Bement Bancshares, Inc., and thereby indirectly retain voting shares of the State Bank of Bement, Bement, Illinois, and the State Bank of Cerro Gordo, Cerro Gordo, Illinois. | Newspaper: Federal Register: | Not available 12/24/2021 |
| BYLINE BANCORP, INC. | CIC | Maria Blanca del Valle Perochena, Mexico City, Mexico; and Maria de Guadalupe del Valle Perochena, Mexico City, Mexico; to become limited partners in MBG Investors I, L.P., Ontario, Canada, thereby indirectly acquiring voting shares of Byline Bancorp, Inc. and Byline Bank, both of Chicago, Illinois. | Newspaper: Federal Register: | 11/24/2021 Not available |
| QCR HOLDINGS, INC. | * 18C * 3A5 * Branch | QCR Holdings, Inc., Moline, Illinois to merge with Guaranty Federal Bancshares, Inc., Springfield, Missouri. Concurrently, Springfield First Community Bank, Springfield, Missouri to merge with Guaranty Bank, Springfield, Missouri and thereby establish branches at the main office and branch locations of Guaranty Bank. | Newspaper: Federal Register: | Not available 01/19/2021 |

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|--|------------------------------|---------------|
| SPRING BANCORP, INC. | CIC | Tom E. Marantz, Springfield, Illinois, as trustee of the Tom E. Marantz Exempt Trust; the Tom E. Marantz Exempt Trust; Marla J. Marantz, Springfield, Missouri, as trustee of the Marla J. Marantz Exempt Trust; and the Marla J. Marantz Exempt Trust; Gregory Marantz, Springfield, Illinois, as Trustee of the Gregory R. Marantz Spring Bancorp Irrevocable Trust; Jennifer Marantz, St. Louis, Missouri, as Trustee of the Jennifer A. Marantz Spring Bancorp Irrevocable Trust; and, Melissa Knoedler, Bloomington, Illinois, as Trustee of the Melissa L. Knoedler Spring Bancorp Irrevocable Trust to be added to the Marantz family control group to acquire voting shares of Spring Bancorp, Inc., Springfield, Illinois, and thereby acquire voting shares of Bank of Springfield, Springfield, Illinois. | Newspaper: | Not available |
| | | | Federal Register: | 12/13/2021 |

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------------|--------------------|---|------------------------------|------------|
| UNITED COMMUNITY BANCSHARES, INC. | * 3A3 | United Community Bancshares, Inc., Morganfield, Kentucky, to acquire Dixon Bank, Dixon, Kentucky. | Newspaper: | 01/03/2022 |
| | | | Federal Register: | 01/18/2022 |

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 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|------------------------------|---------------|
| SECURITY BANK SHARES, INC. | CIC | The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending December 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

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 | | |

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|--|------------------------------|---------------|
| ODOM AMTEX HOLDINGS TRUST, THE | * 3A1 | The Odom AmTex Holdings Trust, Orange, Texas, to become a bank holding company by acquiring Odom AmTex, LLC, Orange, Texas, and indirectly, AmTex Bancshares, Inc., Orange, Texas; Bridge City State Bank, Bridge City, Texas; Peoples State Bank, Shepherd, Texas; and Pavillion Bank, Richardson, Texas. | Newspaper: | Not available |
| | | | Federal Register: | 12/30/2021 |
| SHELBY BANCSHARES, INC. | CIC | Retroactive Notice under the Change in Bank Control Act ("CIBCA") filed by Brittany Broke Lane ("Notificant"), Jonestown, Texas, to retain 10 percent or more of voting shares of Shelby Bancshares, Inc. ("Company") and indirectly retain voting shares of Shelby Savings Bank, SSB ("Bank"), both of Center, Texas. | Newspaper: | 01/05/2021 |
| | | | Federal Register: | Not available |

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 18, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|---|------------------------------|----------------|
| BANKGUAM HOLDING COMPANY | CIC | Voting Trust Agreement of BankGuam Holding Company, including amendment thereto ("VTA"), and Joaquin P. L. G. Cook, Chalan Pago-Ordot, Guam, as trustee, along with several parties to VTA, as a group acting in concert, to retain and acquire 25 percent or more of the outstanding voting shares of BankGuam Holding Company, and thereby indirectly retain and acquire control of Bank of Guam, both of Hagatna, Guam | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| BAWAG P.S.K. BANK FUR ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT | FBSEA | BAWAG P.S.K. Bank Fur Arbeit und Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 10(a) of the International Banking Act. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| COLUMBIA BANKING SYSTEM, INC. | * 3A3 * 3A5 | Columbia Banking System, Inc., Tacoma, Washington, to acquire Umpqua Holdings Corporation, Portland, Oregon, and its subsidiary, Umpqua Bank, Roseburg, Oregon, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. In connection with this Application, Columbia Banking System, Inc., also elects to be treated as a financial holding company pursuant to section 4(l) of the BHC Act, in order to acquire the nonbanking subsidiaries of Umpqua Holdings Corporation, Portland, Oregon. | Newspaper: | Not available |
| | | | Federal Register: | 01/07/2022 |
| PACIFIC ENTERPRISE BANCORP | CIC | Change in Bank Control Notice filed by Shaul Kopelowitz, Monsey, New York, to acquire additional voting shares of Pacific Enterprise Bancorp and thereby indirectly acquire voting shares of Pacific Enterprise Bank, both of Irvine, California. | Newspaper: | 12/27/2021 |
| | | | Federal Register: | Not available |
| SILICON VALLEY BANK | PWI | Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$35.0 million in Merritt SVB Fund 1, L.P. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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|---------|---|------------|-----------------|------------|----------------|
| 777366 | BANK OF THE ORIENT, SAN FRANCISCO, CALIFORNIA | 08/02/2021 | 12/17/2021 | S | Int Small Bank |

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act