



FEDERAL RESERVE RELEASE

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

No. 39 Week ending September 30, 2023

Board Actions

Enforcement

VisionBank, Ames, Iowa—consent order of prohibition against Tanner Winterhof, a former institution-affiliated party.

Announced: September 28, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Bancfirst, Oklahoma City, Oklahoma—to establish a branch at 3401 36th Avenue NW, Norman, Oklahoma, and to increase its investment in bank premises.

Approved: September 29, 2023

Secretary

The Northern Trust Company, Chicago, Illinois—to establish a branch at 500 5th Avenue, Naples, Florida.

Approved: September 28, 2023

Bank Holding Companies

Kansas City

Sovereign Bancorp, Inc. (in formation), Shawnee, Oklahoma—to become a bank holding company by acquiring Sovereign Bank, Shawnee, Oklahoma.

Approved: September 28, 2023

St. Louis

Liberty Bancorporation, Inc., Liberty, Illinois—to merge with North Adams Bancshares, Inc., and thereby indirectly acquire North Adams State Bank, both of Ursa, Illinois.

Approved: September 29, 2023

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: September 26, 2023

Change in Bank Control

Kansas City

Jonah Bankshares, Inc., Casper, Wyoming—The Luck and Guts Trust, and Trudi Holthouse as trustee, both of Casper, Wyoming, to acquire voting shares of Jonah Bankshares, Inc., and thereby indirectly acquire voting shares of Jonah Bank, Casper, Wyoming.

Permitted: September 29, 2023

Secretary

Westbrand, Inc., Minot, North Dakota—Hoeven Family Limited Liability Limited Partnership, Bismarck, North Dakota, and John H. Hoeven III, and Marcela Hoeven Samson, as general partners, both of Minot, North Dakota, to acquire voting shares of Westbrand, Inc., and thereby indirectly acquire voting shares of First Western Bank and Trust, Minot, North Dakota.

Permitted: September 25, 2023

Extensions of Time

St. Louis

INSOUTH Bank, Brownsville, Tennessee—extension to December 31, 2023, to establish a branch at 1421 Union University Drive, Jackson, Tennessee.

Granted: September 27, 2023

Financial Holding Companies

New York

Apple Financial Holdings Inc., New York, New York—election to become a financial holding company.

Effective: September 28, 2023

Richmond

Primis Financial Corp., McLean, Virginia—election to become a financial holding company.

Effective: September 25, 2023

Supervision and Regulation

Director, S&R

Morgan Stanley, New York, New York—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Granted: September 29, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
1831 BANCORP MHC	* 3A3	1831 Bancorp, MHC (“DIFS MHC”), a Massachusetts mutual holding company headquartered in Dedham, Massachusetts, and its wholly-owned subsidiary, 1831 Bancorp, Inc. (“DIFSHC”), a Maryland corporation headquartered in Dedham, Massachusetts, are filing this Application to Acquire an Additional Bank or Bank Holding Company on Form FR Y-3 (this “Application”). The Application is being filed in connection with (a) the proposed merger of South Shore Bancorp, MHC (“SSB MHC”), a Massachusetts mutual holding company headquartered in South Weymouth, Massachusetts, with and into DIFS MHC, with DIFS MHC as the surviving institution (the “Resulting MHC”), which will operate under the name “1831 Bancorp, MHC”; and (b) the proposed merger of South Shore Bancorp, Inc., a Delaware corporation headquartered in South Weymouth, Massachusetts and wholly-owned subsidiary of SSB MHC, with and into DIFSHC, with DIFSHC as the surviving institution, which will operate under the name “1831 Bancorp, Inc”.	Newspaper: Federal Register:	Not available 10/19/2023

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

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

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, under Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of the Board's Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
OakNorth Bank plc	Rep Office	OakNorth Bank plc, London, United Kingdom, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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 September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCONEE FEDERAL, MHC	* Acquisition Charter Bylaw/Amendment Application	Oconee Financial, MHC and Oconee Federal Financial Corp., both of Seneca, South Carolina, to acquire control of Mutual Savings Bank, F.A., Hartsville, South Carolina ("MSB") through a merger of MSB with and into Oconee Federal Savings and Loan Association, Seneca, South Carolina, the wholly-owned subsidiary of Oconee Federal Financial Corp.	Newspaper: Federal Register:	Not available 11/02/2023
PRIMIS FINANCIAL CORP.	Other BHC Filing	Primis Financial Corp., McLean, Virginia, elects to become a financial holding company.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, VA, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, VA, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, VA, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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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
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
ALTRUST FINANCIAL SERVICES, INC.	Change in Bank Control	Wanda Walker Clay, Cecil Alan Walker, Amy Prather Walker, Trent Alan Walker, and Chelsy Shea Walker, all of Cullman, Alabama; Lance William Walker, Vestavia, Alabama; Terry Neal Walker, Tressa Denise Walker, Tillman Neal Walker, Whitney Walker Gibbs, and certain minor children, all of Baileyton, Alabama; and Timothy Dudley Walker (individually and as custodian for a certain minor child), Kathy Doreen Walker, and Shannon Dudley Walker, all of Joppa, Alabama; as a group acting in concert, to retain voting shares of Altrust Financial Services, Inc., and thereby indirectly retain voting shares of Peoples Bank of Alabama, both of Cullman, Alabama.	Newspaper: 10/17/2023 Federal Register: 10/19/2023

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make up to a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST LACON CORP.	Change in Bank Control	Notice by Alyssa T. Kanive, Orono, Minnesota, John N. Kanive, Minnetonka, Minnesota, and Ryan J. Kanive, Orono, Minnesota, as a group acting in concert, to join the Nelson Family Control Group to retain voting shares of First Lacon Corp. and thereby indirectly acquire voting shares of The First National Bank of Lacon, both of Lacon, Illinois. In addition, The Louise N. Kanive Trust, Louise N. Kanive as trustee, both of Orono, Minnesota, to acquire voting shares of First Lacon Corp. and thereby indirectly control The First National Bank of Lacon.	Newspaper: Federal Register:	10/11/2023 Not available
GRINNELL BANCSHARES, INC.	Change in Bank Control	Notice by F. Austin Jones, individually and as co-trustee of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa, to retain voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper: Federal Register:	Not available 10/04/2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
OXFORD BANK CORPORATION	Change in Bank Control	Richard K. Thompson, Sterling Heights, Michigan; Thomas J. Hinsberg, Rochester, Michigan; and Robert A. Clemente, West Bloomfield, Michigan, as individuals; Richard K. Thompson Irrevocable Trust 2022, Troy, Michigan, Thomas J. Hinsberg, Rochester, Michigan as trustee; OJT Irrevocable Trust, Troy, Michigan, Robert A. Clemente, West Bloomfield, Michigan as trustee to retain voting shares of Oxford Bank Corporation and thereby indirectly retain voting shares of Oxford Bank, both of Oxford, Michigan.	Newspaper: Federal Register:	Not available 10/19/2023
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George B. Bley II, Palm Harbor, FL, individually, and acting in concert with the Bley Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available
TERRE HAUTE SAVINGS MHC, INC.	* 3A3	Terre Haute Savings MHC, Inc., Terre Haute, Indiana to acquire First Savings Bank, Danville, Illinois.	Newspaper: Federal Register:	08/17/2023 Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 30, 2023

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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
EDMONTON BANCSHARES, INC.	Change in Bank Control	Notice by the Kimberly P. Thompson Irrevocable Trust, John N. Thompson, as Trustee, both of Brentwood, Tennessee; the Julie C. Thompson Irrevocable Trust, David W. Thompson, as Trustee, both of Edmonton, Kentucky, to retain voting shares of Edmonton Bancshares, Inc., Edmonton, Kentucky, and thereby indirectly retain voting shares of Edmonton State Bank, Glasgow, Kentucky	Newspaper: Federal Register:	Not available 10/05/2023

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST STATE BANKING CORP	Change in Bank Control	Notice by Charles Bowen Blanchard as trustee of the Blanchard Living Trust, the Charles B. Blanchard 2022 Trust, the Charles B. Blanchard Revocable Trust, the Kate Elizabeth Blanchard Irrevocable Trust, and the Bowen Dodd Blanchard Irrevocable Trust, all of Russellville, Arkansas; Charles H. Blanchard, as trustee of the Charles H. Blanchard 2022 Trust, all of Russellville, Arkansas; Cynthia Bowen Blanchard as trustee of the Cynthia Bowen Blanchard Dynasty Trust and the Cynthia Bowen Blanchard GST Exempt Trust, all of Russellville, Arkansas; Mary Patricia Bowen Barker as trustee of the Mary Patricia Bowen Barker Legacy Trust and the Mary Patricia Bowen Barker GST Exempt Trust, all of Little Rock, Arkansas; William Scott Bowen as trustee of the William Scott Bowen Legacy Trust and the William Scott Bowen GST Exempt Trust, all of Little Rock, Arkansas; Leslie Allison Blanchard, Russellville, Arkansas; Mary Patricia Hardman, individually and as trustee of the Emma Ruth Hardman Irrevocable Trust and the Abby Elizabeth Hardman Irrevocable Trust, all of Fayetteville, Arkansas; and John Keith Hardman, Fayetteville, Arkansas; to join the Blanchard/Bowen Family Control Group, a group acting in concert, to acquire and retain control of First State Banking Corp, and thereby indirectly acquire and retain control of First State Bank, both of Russellville, Arkansas.	Newspaper: 10/14/2023 Federal Register: 10/20/2023

District: 8

Federal Reserve Bank of St. Louis

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	06/03/2023	03/06/2023	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023	06/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAMAR TRUST BANCSHARES, INC.	Change in Bank Control	James F. O'Neal as trustee of the Patrick B. O'Neal Irrevocable Trust dated June 25, 2009, James Christopher O'Neal Irrevocable Trust dated June 25, 2009, and James F. O'Neal and Bonnie O'Neal Irrevocable Grandchildren's Trust dated September 2, 2010, all of Lamar, Missouri; Patrick B. O'Neal and Michelle Boehm O'Neal Revocable Trust dated October 21, 2020, Patrick B. O'Neal and Michelle O'Neal as co-trustees, and James Christopher O'Neal, all of Lamar, Missouri, to become members of the James F. O'Neal Family Control Group, a group acting in concert, to retain voting shares of Lamar Trust Bancshares, Inc., and thereby indirectly retain voting shares of Lamar Bank and Trust Company, all of Lamar, Missouri. James F. O'Neal has previously been permitted by the Federal Reserve System to acquire control of voting shares of Lamar Trust Bancshares, Inc., and thereby indirectly acquire voting shares of Lamar Bank and Trust Company, and is currently a member of the James F. O'Neal Family Control Group.	Newspaper: Federal Register:	10/18/2023 Not available
State Holding, Inc.	* 3A1	State Holding, Inc., Richmond, Missouri, through the acquisition of voting shares of The State Bank, Richmond, Missouri.	Newspaper: Federal Register:	Not available 10/16/2023

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas -- to establish a branch at 708 W. Rosedale Street, Fort Worth, Texas 76104.	Newspaper: Federal Register:	Not available Not applicable
LA PLATA BANCSHARES, INC.	Change in Bank Control	Notice under the Change in Bank Control Act filed by Wade O. Easley, Herford, Texas, to retain 10 percent or more of the voting stock of La Plata Bancshares, Inc. ("Company") and, indirectly, The First National Bank of Hereford, Hereford, Texas ("Bank"); and Wade O. Easley, The La Plata Bancshares, Inc. Employee Stock Ownership Plan/401K Trust (Wade O. Easley, trustee), and Holly W. Easley, all of Hereford, Texas, James O. Easley and Gloria Easley both of Wise River, Montana, and Steve Easley, Dawson, Texas, as a group acting in concert, to retain 10 percent or more of the outstanding voting shares of Company, and indirectly Bank	Newspaper: Federal Register:	10/20/2023 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch (Domestic)	Farmers & Merchants Bank of Long Beach, Long Beach, California, proposes to establish a new branch office at 401 Glenneyre Street, Laguna Beach, California.	Newspaper: Federal Register:	Not available Not applicable
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.

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act