
Federal Reserve Release



H.2

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

No. 42

Week Ending October 16, 2021

Forms

Forms -- (1) initial Board review to extend without revision the Report of Institution-to-Aggregate Granular Data on Assets and Liabilities on an Immediate Counterparty Basis (FR 2510), Domestic Branch Application (FR 4001), and Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8), and (2) final Board review to extend without revision the Basel II Interagency Pillar 2 Supervisory Guidance (Pillar 2 Guidance) (FR 4199).

- Approved, October 12, 2021

Other Actions

Central Bank Network for Indigenous Inclusion -- announcement that the Federal Reserve Board has joined the network.

- Announced, October 13, 2021

Enforcement

Banco Popular de Puerto Rico, San Juan, Puerto Rico -- consent order of prohibition against Ileana Acevedo Diaz, a former institution-affiliated party.

- Announced, October 12, 2021

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

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to establish branches at 7800 Forsyth Boulevard, Clayton, Missouri, and 1408 North Kingshighway Boulevard, St. Louis, Missouri (two applications).

- Approved, October 15, 2021

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 201 Monroe Street, Montgomery, Alabama.

- Approved, October 13, 2021

Bank Holding Companies

Dallas

Abilene Holdco, Inc., Abilene, Texas -- to become a bank holding company by acquiring BSA Bankshares, Inc., Abilene, Texas, and BSA Delaware, Inc., Wilmington, Delaware, and thereby indirectly acquire First State Bank, Abilene, Texas.

- Approved, October 14, 2021

Dallas

C.S.B. Bancshares, Inc., Somerville, Texas -- waiver of application to acquire Burton Bancshares, Inc., and thereby indirectly acquire its wholly owned subsidiary, Burton State Bank (BSB), both of Burton, Texas, in connection with the merger of BSB with and into Citizen State Bank, Somerville, Texas.

- Granted, October 15, 2021

Bank Holding Companies

Atlanta

Fourth Capital Holdings, Inc., Nashville, Tennessee -- to become a bank holding company by acquiring outstanding shares of Fourth Capital Bank, Nashville, Tennessee.

- Withdrawn, October 15, 2021

Kansas City

Olney Bancshares of Texas, Inc., Olney, Texas -- to engage de novo in extending credit and servicing loans.

- Approved, October 14, 2021

Atlanta

Peoples Bancshares, Inc., Mendenhall, Mississippi -- to engage de novo, through its nonbank subsidiary, PB Community Impact Fund, LLC, Mendenhall, Mississippi, in community development activities.

- Withdrawn, October 7, 2021

(A/C)

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to increase its investment in bank premises.

- Approved, October 12, 2021

Extensions of Time

Secretary

Citizens Financial Group, Inc., Providence, Rhode Island -- commenter's request to extend the comment period on the application to acquire Investors Bancorp, Inc., and thereby indirectly acquire Investors Bank, both of Short Hills, New Jersey.

- Denied, October 15, 2021

Financial Holding Companies

Richmond

MainStreet Bancshares, Inc., Fairfax, Virginia -- election to become a financial holding company.

- Effective, October 13, 2021

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending October 16, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
15 BEACH MHC	* MHC Formation MHC Minority Stock Issuance	15 Beach MHC (in formation) and CFSB Bancorp, Inc. (in formation), both of Quincy, Massachusetts, to become a mutual holding company and a savings and loan holding company, respectively, by acquiring 100% of the voting shares of Colonial Federal Savings Bank, Quincy, Massachusetts following the conversion of Colonial Federal Savings Bank, Quincy, Massachusetts, from a federal mutual savings bank to a federal stock savings bank, and for CFSB Bancorp Inc. to conduct a minority stock issuance.	Newspaper: Federal Register:	Not available 10/21/2021
CITIZENS FINANCIAL GROUP, INC.	* 3A3 * 3A5	Application by Citizens Financial Group, Inc. and its wholly-owned subsidiary bank, Citizens Bank N.A., both of Providence, Rhode Island to acquire Investors Bancorp, Inc. and its wholly-owned subsidiary bank, Investors Bank, both of Short Hills, New Jersey pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y.	Newspaper: Federal Register:	10/25/2021 10/21/2021
STATE STREET BANK AND TRUST COMPANY	* Branch	State Street Bank and Trust Company, Boston, Massachusetts, submitted a notice to open a branch office located at 185 Hudson Street, Suite 1150, Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable

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 October 16, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK OVERSEAS INVESTMENT CORPORATION	Other Foreign	Citibank N.A., Sioux Falls, South Dakota, on behalf of its wholly-owned Edge Act corporation subsidiary, Citibank Overseas Investment Corporation, New Castle Delaware ("COIC"), submits an application for approval by the Board of Governors of the Federal Reserve System (the "Board") to extend COIC's corporate existence for an additional twenty years, from December 21, 2021, to December 21, 2041, pursuant to Section 25A(20) of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable
DELTA INVESTMENT COMPANY (CAYMAN)	CIC	Notice of Change in Control by Lucia de Campos Faria, Junia de Campos Faria Ziegelmeier, and Eliana de Campos Faria, all of Sao Paulo, Brazil; Flavia Faria Vasconcellos, Rio de Janeiro, Brazil; The FC Family Trust, The White Dahlia Company Inc. as trustee of the FC Family Trust, both of Hampton, New Hampshire; and Claudia de Faria Carvalho, New York, New York, as primary beneficiary of the FC Family Trust; to acquire voting shares of Delta Investment Company (Cayman), Georgetown, Cayman Islands, and thereby indirectly acquire voting shares of Delta National Bank and Trust Company, New York, New York.	Newspaper: Federal Register:	10/23/2021 10/02/2021
DIME COMMUNITY BANK	* Branch	Dime Community Bank, Bridgehampton, New York, to establish a branch office to be located at 60 East 42nd Street, New York, New York.	Newspaper: Federal Register:	10/13/2021 Not applicable
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: Federal Register:	Not applicable Not applicable

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.

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending October 16, 2021

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

NONE

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 16, 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.

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending October 16, 2021

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

NONE

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.

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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 16, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch at 11254 County Line Road, Madison, Alabama.	Newspaper:	10/23/2021
			Federal Register:	Not applicable
COMMERCE NATIONAL BANK & TRUST	Member	Commerce National Bank & TC, Winter Park, Florida to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FOURTH CAPITAL HOLDINGS, INC.	3A1	Fourth Capital Holdings, Inc., Nashville, Tennessee, to become a bank holding company by acquiring outstanding shares of Fourth Capital Bank, Nashville, Tennessee.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PRIORITYONE BANK	Member	PriorityOne Bank, Magee, Mississippi to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branch: Salt Lake City UT LOB Branch, 650 South Main Street, Salt Lake City, UT.	Newspaper:	10/25/2021
			Federal Register:	Not applicable
VANGUARD GROUP, INC.	CIC	The Vanguard Group, Inc., Malvern, Pennsylvania; on behalf of itself, its subsidiaries and affiliates, including 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; to acquire voting shares of United Community Banks, Inc., Blairsville, Georgia. and thereby indirectly acquire voting shares of United Community Bank, of Greenville, South Carolina	Newspaper:	10/26/2021
			Federal Register:	10/25/2021

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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 16, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$15 million public welfare investment in Homestead Equity Fund XVII Limited Partnership , pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMMUNITY BANCSHARES OF WISCONSIN, INC.	CIC	The Foy 2021 Spousal Trust, Milwaukee, Wisconsin, Lori J. Foy, Cedarburg, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees; and the Foy Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, to join the Foy/Lukas Family Control Group, a group acting in concert, and acquire voting shares of Community Bancshares of Wisconsin, Inc., and thereby indirectly acquire voting shares of Cornerstone Community Bank, both of Grafton, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
FIRST LENA CORPORATION	CIC	Dean A. Holmes General Trust, Dean Holmes as trustee, Lena, Illinois, Arlene E. Holmes General Trust, Arlene E. Holmes as trustee, Lena, Illinois, Neil Holmes, Lena, Illinois, Craig Holmes, Pearl City, Illinois, David Holmes, Erie, Pennsylvania, Kevin Holmes, Mesa, Arizona, and Kay Overson, San Diego, California, as a group acting in concert, to form the Holmes family control group, and to retain 10 percent or more of First Lena Corporation, Lena, Illinois, and thereby indirectly retain voting shares of Citizens State Bank, Lena, Illinois.	Newspaper:	10/15/2021
			Federal Register:	10/28/2021
IOWA STATE BANK	* 18C * Branch	Iowa State Bank, Hull, Iowa to purchase and assume substantially all of the assets and assume certain liabilities of Iowa Prairie Bank, Brunsville, Iowa, pursuant to section 18(c) of the Federal Deposit Insurance Act and to thereby establish branches at the following locations: 302 Oak Street, Brunsville, Iowa; 325 N Floyd Avenue, Hinton, Iowa; and 201 Main Street, Merrill, Iowa, pursuant to section 9 of the Federal Reserve Act.	Newspaper:	Not available
			Federal Register:	Not applicable
RESOURCE BANCSHARES, INC.	CIC	The 2021 Katz Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, and individually, to join the Katz Family Control Group to acquire voting shares of Resource Bancshares, Inc., and thereby indirectly acquire voting shares of Resource Bank, National Association, both of DeKalb, Illinois.	Newspaper:	Not available
			Federal Register:	11/03/2021

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 16, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SHANNON BANCORP, INC.	CIC	Robin Saar, individually, Shannon, Illinois, together with Cassandre Rae Mlakar, Lake Carrol, Illinois, and Candace Schubert, Shannon, Illinois, to form the Saar Family Control Group, to retain 25 percent or more of the voting shares of Shannon Bancorp, Inc., and thereby indirectly control First State Bank, both of Shannon, Illinois.	Newspaper:	Not available
			Federal Register:	10/22/2021
VAN DIEST INVESTMENT COMPANY	* 3A3	Van Diest Investment Company, Webster City, Iowa to acquire NorthStar Bank, Estherville, Iowa	Newspaper:	11/04/2021
			Federal Register:	11/17/2021

District: 7
Federal Reserve Bank of Chicago

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 16, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARMOR BANK	Member	Armor Bank, Forrest City, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CENTENNIAL BANK	* 18C	Centennial Bank, Conway, Arkansas, to merge with Happy State Bank, Happy, Texas, and to retain the acquired facilities as branch offices.	Newspaper:	11/13/2021
	* Branch		Federal Register:	Not applicable
FARMERS BANK & TRUST COMPANY	* 18C	Farmers Bank and Trust Company, Magnolia, Arkansas, to purchase certain assets and assume certain liabilities of nine branches of Arvest Bank, Fayetteville, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FARMERS HOLDING COMPANY	CIC	Notice by Kristanne Joy Becker Hoffman Family Trust 2021, Kristanne Joy Becker Hoffman, individually, and as trustee, and the Elizabeth French Hoffman Family Trust 2021, Elizabeth French Becker, individually, and as trustee, all of Jacksonville, Illinois; to acquire voting shares of Farmers Holding Company, and thereby indirectly acquire voting shares of The Farmers State Bank and Trust Company, both of Jacksonville, Illinois.	Newspaper:	Not available
			Federal Register:	11/05/2021
FB CORPORATION	CIC	Notice by The JFD Class B Common Trust (EDM), Jackson, Wyoming, Ellen D. Milne, Trustee, Jackson, Wyoming, and the JFD Class B Common Trust (MJD), Creve Coeur, Missouri, Michael J. Dierberg, Trustee, St. Louis, Missouri, to acquire 25 percent or more of the shares of FB Corporation, Creve Coeur, Missouri, the parent company of First Bank, Creve Coeur, Missouri.	Newspaper:	11/05/2021
			Federal Register:	11/02/2021
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire, through merger, Happy Bancshares, Inc., Canyon, Texas, and thereby indirectly acquire Happy State Bank, Happy, Texas.	Newspaper:	11/13/2021
			Federal Register:	11/22/2021

District: 8
Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 16, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FISHBACK FINANCIAL CORPORATION	CIC	The Barbara B. Fishback Revocable FFC Holdings Trust U/A dated 3/18/19, Barbara B. Fishback and Van D. Fishback, as co-trustees, all of Brookings, South Dakota; to join the Fishback family shareholder group, a group acting in concert; and to retain voting shares of Fishback Financial Corporation, Brookings, South Dakota, and thereby indirectly retain voting shares of First Bank & Trust, Brookings, South Dakota.	Newspaper: Federal Register:	11/01/2021 11/17/2021
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Excelsior, Minnesota to acquire control of State Bank of Wheaton, Wheaton, Minnesota.	Newspaper: Federal Register:	Not available Not available
U.S. BANCORP	* 3A3	U.S. Bancorp, Minneapolis, Minnesota, to acquire all of the issued and outstanding shares of common stock of MUFG Union Bank, National Association, San Francisco, California, a direct wholly-owned national bank subsidiary of MUFG Americas Holdings Corporation, New York, New York, and an indirect subsidiary of Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan.	Newspaper: Federal Register:	Not available 11/17/2021

District: 9
Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 16, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK7	* 18C * Branch	Bank7, Oklahoma City, Oklahoma, to merge with Cornerstone Bank, Watonga, Oklahoma, and incident thereto, to establish branches at 115 W. A Street, Watonga, Oklahoma, 133S. Broadway, Geary, Oklahoma, and 1408 N. Mustang Rd., Mustang Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Seneca, Kansas, to indirectly acquire VisionBank, through the merger of its newly formed subsidiary, CBI Acquisition Corporation, Seneca, Kansas, into BOTS, Inc., parent of VisionBank, both of Topeka, Kansas.	Newspaper: Federal Register:	Not available 11/17/2021
FIRST BETHANY BANCORP, INC.	CIC	The Dorothy J. Living Trust and Dorothy J. Pierce, as trustee, both of Oklahoma City, Oklahoma to join the Pierce Family Group, a group acting in concert, and to acquire voting shares of First Bethany Bancorp, Inc., and thereby indirectly acquire voting shares of First Bethany Bank & Trust, both of Bethany, Oklahoma.	Newspaper: Federal Register:	Not available 11/22/2021
FIRST STATE FREMONT, INC	* 3A3	First State Fremont, Inc., Fremont, Nebraska, to acquire Two Rivers Bank, Blair, Nebraska.	Newspaper: Federal Register:	Not available 11/05/2021
GARDEN PLAIN BANCSHARES, INC.	CIC	Notice submitted by Charlotte Walden, as trustee of the George D. Walden Family Trust, both of Garden Plain, Kansas, and members of the Walden Family Group, a group acting in concert, to retain voting shares of Garden Plain Bancshares, Inc., Wichita, Kansas (the company), and thereby indirectly acquire voting shares of Garden Plain State Bank, Wichita, Kansas. In addition, Tyler Walden, Wichita, Kansas; Mary Conley, Savage, Minnesota; and the Kelli Walden Ventling Revocable Trust, Kelli Walden Ventling, trustee, Bluffton, South Carolina, to retain voting shares of the company and to join the Walden Family Group.	Newspaper: Federal Register:	Not available 10/22/2021
NEBRASKA BANKSHARES, INC.	CIC	Leslie Vezner, Lewisville, Texas, to retain voting shares of Nebraska Bankshares, Inc., and thereby indirectly retain voting shares of First State Bank, both of Farnam, Nebraska.	Newspaper: Federal Register:	Not available 10/13/2021

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 16, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLAINS BANCSHARES, INC.	CIC	Mary Beth Woods, Plains, Kansas, to retain voting shares of Plains Bancshares, Inc., and indirectly retain voting shares of The Plains State Bank, both of Plains, Kansas. Additionally, Walker Clawson; Gatlin Clawson; Korben Clawson; and the LAC Clawson Irrevocable Trust, David Clawson and Daniel Clawson, co-trustees; all of Plains, Kansas; and Abigail Giles; Betsy Giles; Matthew Giles; and Josiah Giles; all of Byers, Kansas; to join the Clawson Family Group, a group acting in concert, to retain voting shares of Plains Bancshares, Inc., and indirectly retain voting shares of The Plains State Bank.	Newspaper:	10/25/2021
			Federal Register:	10/19/2021

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 October 16, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Prior notice by the John H. Young 2020 Trust, Houston, Texas (Edward E. Hartline and Gus K. Eifler as co-trustees) to acquire more than 25 percent of the shares of Central Bancshares, Inc., Houston Texas, and indirectly Central Bank, Houston, Texas	Newspaper: Federal Register:	Not available 10/25/2021
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas ("Bank") to establish a branch located at 2785 East Eldorado Parkway, Little Elm, Texas 75068	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch located at 2515 Inwood Road, Dallas, Texas 75235	Newspaper: Federal Register:	Not available Not applicable
JACKSBORO NATIONAL BANCSHARES, INC.	CIC	Craig Anderle, Windthorst, Texas; Bryan Bumpas, Jacksboro, Texas; Margaret Sue Cherryhomes, Jacksboro, Texas; James Cook, San Antonio, Texas; Jerry Craft, Jacksboro, Texas; Sue Craft McMahan, Austin, Texas; the Sue Craft McMahan Trust, Austin, Texas, Sue Craft McMahan trustee; the Clint Creighton Craft Trust, Celina, Texas, Clint Creighton Craft trustee; the Jay David Craft Trust, Christiansted, Virgin Islands, Jay David Craft trustee; Malinda R. Crumley, Fort Worth, Texas; the Davis Revocable Trust, La Vernia, Texas, Danna Ritter trustee; Jerry Graybill, Jacksboro, Texas; Dayna Geer Gunter, Azle, Texas; Stella Jeanette McClure Matthews, Medford, Oregon; Alan Miller, Bowie, Texas; Kay R. Murphey, Fort Worth, Texas; Malinda Murphey Cowan, Fort Worth, Texas; James Rhodes Murphey, Willow Park, Texas; Emily Loomis Murphey, Willow Park, Texas; Debbie J. Reaves, Jacksboro, Texas; Karen Buckley Ramage, Jacksboro, Texas; William W. Ramage, Gunter, Texas; Jennifer Louise Stayton, Murphy, Texas; Stephen Stamper, Wichita Falls, Texas; Willis G. Stamper, Jr., Frisco, Texas; Charles Tyson, Bellevue, Texas; Paula Williams, Jacksboro, Texas; Mallory Tolleson, Jacksboro, Texas; and the Amended and Restated Voting Trust Agreement dated as of September 23, 2019, C. Blain Ramage, individually and as trustee; both of Jacksboro, Texas; to join Edwin C. Ramage, previously cleared, to become members of the Voting Trust Control Group, a group acting in concert to retain voting shares of Jacksboro National Bancshares, Inc., and thereby indirectly, Jacksboro National Bank, both of Jacksboro, Texas.	Newspaper: Federal Register:	Not available 10/28/2021

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 16, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARIS BANCSHARES, INC.	CIC	The Katherine Orsak Irrevocable Asset Trust (Katherine Orsak as trustee), Katherine Cecil Orsak, and Stephen Paul Orsak, all of Dallas, Texas; John Stephen Cecil, The John Stephen Cecil Irrevocable Asset Trust (John Stephen Cecil as trustee), and Meredith J. (Julie) Cecil, all of San Angelo, Texas; Stephanie Sawyer Cecil, Carl Thomas Cecil, and The Carl Cecil Irrevocable Asset Trust (Carl Thomas Cecil as trustee) all of Paris, Texas; Jean Conger, Houston, Texas, Randle R. Cecil Trust A, Paris, Texas (Jean Conger as trustee), and The Conger Family Partnership, Houston, Texas (Jean Conger as general partner); all as a group acting in concert, to retain the voting securities of Paris Bancshares, Inc., and indirectly The Liberty National Bank, both of Paris, Texas	Newspaper: Federal Register:	Not available Not available
R CORP FINANCIAL	CIC	The 2018 Ryan Legacy Trust, Round Rock, Texas (co-trustees Nolan Reese Ryan, Austin, Texas; Wendy Ryan Bivins, Amarillo, Texas; and Robert Reid Ryan, Houston, Texas) and Wendy Ryan Bivins, Amarillo, Texas, to join the Ryan Family Group, a group acting in concert established March 25, 2013; and Nolan Reese Ryan, Austin, Texas, to acquire voting shares of R Corp Financial and indirectly R Bank, both of Round Rock, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 16, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH PLAINS FINANCIAL, INC.	CIC	Notice under the Change in Bank Control Act ("CIBCA") by Curtis C. Griffith, Lubbock, Texas, for permission, in his individual capacity, to retain 10 percent or more, of the outstanding voting shares of South Plains Financial, Inc., ("Company") and indirectly retain voting shares of City Bank ("Bank"), both of Lubbock, Texas. Cynthia Ann Griffith; and the Curtis Clay Griffith 2021 Irrevocable Trust, Cynthia Ann Griffith, as trustee; the Richard Thomas White 2021 Trust, Curtis C. Griffith, as trustee; the Birdie Lucille White 2021 Trust, Curtis C. Griffith, as trustee; the William Hogan White 2021 Trust, Curtis C. Griffith, as trustee; the Sydney Suzanne Griffith 2021 Trust, Curtis C. Griffith, as trustee; the Johnathan Brockway Griffith 2021 Trust, Curtis C. Griffith, as trustee; (collectively "New Member Trusts and Trustees"), also provided notification, to join Curtis C. Griffith and establish the Griffith Family control group, a group acting in concert, all of Lubbock, Texas, to retain control of voting shares of Company and indirectly Bank. In addition, Curtis C. Griffith, provided notification, for permission to act as the holder of a proxy with power to exercise 14.50 percent of the outstanding voting shares of Company under a Proxy and Voting Agreement among the New Member Trusts and Trustees.	Newspaper:	Not available
			Federal Register:	Not available
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch at 9821 Katy Freeway, Suite 100, Houston, Harris County, Texas 77024.	Newspaper:	10/27/2021
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 16, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 12
Federal Reserve Bank of San Francisco

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