
Federal Reserve Release



H.2

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

No. 3

Week Ending January 15, 2022

Personnel

Legal Division -- appointment of Evan Winerman as assistant general counsel.
- Announced, January 14, 2022

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

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a mobile branch in the Birmingham-Hoover, Alabama, Core-Based Statistical Area, which includes Jefferson, Shelby, Bibb, Blount, Chilton, and St. Clair counties.

- Approved, January 14, 2022

Bank Holding Companies

Chicago

American Central Bancorporation, Inc., Springfield, Illinois -- to engage de novo in the nonbanking activity of real estate and personal property appraising through a wholly owned subsidiary, American Central Appraisal Services, Springfield, Illinois.

- Approved, January 13, 2022

Kansas City

Central Bancorp, Inc., Colorado Springs, Colorado -- relief from certain commitments.

- Granted, January 14, 2022

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- to acquire Central Bank, Little Rock, Arkansas.

- Approved, January 13, 2022

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.

- Approved, January 14, 2022

Kansas City

Pauls Valley Bancorp, Inc., Pauls Valley, Oklahoma -- to acquire Valley Bancshares, Inc., and thereby indirectly acquire The Pauls Valley National Bank, both of Pauls Valley, Oklahoma.

- Approved, January 14, 2022

Banks, Foreign

Director, S&R

BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft, Vienna, Austria -- to establish a representative office in Venice, California.

- Approved, January 13, 2022

Banks, State Member

Secretary

The Northern Trust Company, Chicago, Illinois -- to make a public welfare investment.

- Approved, January 14, 2022

Change in Bank Control

Kansas City

Central Bancorp, Inc., Colorado Springs, Colorado -- Susan Johnson, Colorado Springs, Colorado, to join the Dwan/Vasilius Family Group, a group acting in concert, and to retain voting shares of Central Bancorp, Inc., Colorado Springs, Colorado (Central), and thereby indirectly retain voting shares of Farmers & Stockmens Bank, Clayton, New Mexico (Farmers). Also, the Charles J. Vasilius Trust and the Janet M. Vasilius Trust, both of Colorado Springs, Colorado, to retain voting shares, and Justin Leveille, Colorado Springs, Colorado, individually, and as trustee of each, to retain and acquire voting shares; Charles Vasilius and Stephanie Vasilius, both of Denver, Colorado; Nicholas Vasilius, Kirkland, Washington; and Alexandra Pitnell, Pittsford, New York, to retain voting shares of Central; the Susan Dwan Johnson Trust, the Elizabeth Dwan McNamara Trust, the Patricia Dwan Smith Trust, the Clare Dwan Harting Trust, the Kathleen Dwan Trust, and the Ann T. Dwan Trust, all of Colorado Springs, Colorado, to retain voting shares, and Tim Coutts, Colorado Springs, Colorado, individually, and as trustee of each, to retain and acquire voting shares of Central; and all to join the Dwan/Vasilius Family Group.

- Permitted, January 14, 2022

Minneapolis

Fidelity Holding Company Minnetonka, Minnesota -- David R. Rounds, St. Louis Park, Minnesota, to acquire control of voting shares of Fidelity Holding Company, Minnetonka, Minnesota (Fidelity HC), by becoming a trustee of the Gerald Rauenhorst 2004 Children's Trust u/a/d December 23, 2004, and the Grandchildren's Fidelity Trust u/a/d February 24, 2015, both of Minnetonka, Minnesota, which own Fidelity HC and thereby indirectly own Fidelity Bank, Edina, Minnesota.

- Permitted, January 12, 2022

Kansas City

First National Utica Company, Utica, Nebraska -- James P. Liggett, Vancouver Washington; Scott P. Liggett, Islamorada, Florida; and Lee B. Liggett, Phippsburg, Maine; to acquire voting shares of First National Utica Company, and thereby indirectly acquire voting shares of First Bank of Utica, Utica, Nebraska, and to form the Liggett Family Group.

- Permitted, January 10, 2022

Change in Bank Control

Chicago

Spring Bancorp, Inc., Springfield, Illinois -- 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, Springfield, 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.

- Permitted, January 10, 2022

Richmond

Tri-County Bancorp, Inc., West Union, West Virginia -- the Carolyn E. Farr Trust, Harrisville, West Virginia; Scott A. Windom, as trustee, Cairo, West Virginia; William A. Farr, West Union, West Virginia; John C. Farr, Woodinville, Washington; Paul D. Farr, Little Hocking, Ohio; Lee Ann Farr, Frankfort, West Virginia; and Rodney C. Windom, Cairo, West Virginia; as a group to retain voting shares of Tri-County Bancorp, Inc., and thereby indirectly retain voting shares of West Union Bank, West Union, West Virginia.

- Permitted, January 11, 2022

Extensions of Time

Director, S&R

Credit Suisse AG, Zurich, Switzerland -- extension of time to conform or divest a merchant banking investment.

- Granted, January 10, 2022

Regulations and Policies

Secretary

Rules of Practice for Hearings -- final rule adjusting the Board's civil money penalties to account for inflation.

- Approved, January 7, 2022

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* 18C	Needham Bank, Needham, Massachusetts, files an Interagency Bank Merger Act application for the purchase and assumption of certain assets and liabilities of Eastern Bank, Boston, Massachusetts, and to establish a branch located at 400 Mystic Avenue, Medford, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 208.6 of Regulation H.	Newspaper:	Not available
	* Branch		Federal Register:	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 January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
AIB GROUP PLC	4c8	AIB Group, p.l.c., to retain 100 percent of the voting shares of GANMAC Holdings (BVI) Limited, and thereby indirectly retain Goodbody Securities, Inc., all of Dublin, Ireland and thereby engage in securities brokerage activities pursuant to section 225.28(b)(7)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	01/12/2022
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:	01/11/2022
			Federal Register:	01/11/2022

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST RESOURCES BANCORP INC	3A1	First Resource Bancorp, Inc., Exton, Pennsylvania, to become a bank holding company, pursuant to Section 3(a)(5)(c) of the Bank Holding Company Act, by acquiring 100 percent of First Resource Bank, Exton, Pennsylvania.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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604024	MINSTER BK, MINSTER, OHIO	10/04/2021	01/13/2022	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 January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
OPTUS FINANCIAL CORPORATION	CIC	Dominik Mjartan and Georgia M. Mjartan to reach or exceed control of 25% of the voting securities of Optus Financial Corporation, Columbia, South Carolina, and thereby indirectly control Optus Bank, Columbia, South Carolina.	Newspaper:	02/01/2022
			Federal Register:	01/28/2022

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARVER FINANCIAL CORPORATION	* 3A5	Carver Financial Corporation, Savannah, Georgia, to acquire Alamerica BancCorp, Inc., and thereby acquire its subsidiary, Alamerica Bank, both of Birmingham, Alabama.	Newspaper:	02/08/2022
			Federal Register:	02/17/2022
GEORGIA BANKING COMPANY, INC.	* 3A5	Georgia Banking Company, Inc., Atlanta, Georgia to merge with Peoples BankTrust, Inc., and thereby indirectly acquire its subsidiary, Peoples Bank & Trust, both of Buford, Georgia.	Newspaper:	02/10/2022
			Federal Register:	02/10/2022

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BTC FINANCIAL CORPORATION	CIC	Notice by John Ruan IV, Des Moines, Iowa; James H. Windsor IV, Chicago, Illinois; and Jonathan Hale Hoak, Dallas, Texas, to join Thomas R. Schaefer, Stuart, Florida, as members of a Family Business Advisory Board and together as a group acting in concert, to retain the authority to vote 100 percent of the voting shares of BTC Financial Corporation, Des Moines, Iowa. Messrs. Ruan, Windsor, Hoak and Schaefer constitute the Family Business Advisory Board of both The Ruan Trust and The Ruan BTC Trust, both of Des Moines, Iowa, which in aggregate the trusts own 100 percent of the voting shares of BTC Financial Corporation. BTC Financial Corporation controls Bankers Trust Company, Des Moines, Iowa. John Ruan IV, Des Moines, Iowa, is the trustee of both The Ruan Trust and The Ruan BTC Trust.	Newspaper:	01/24/2022
			Federal Register:	01/25/2022
CUSB BANK	* 18C * Branch	CUSB Bank, Cresco, Iowa to purchase the assets and assume the liabilities of the Waverly and Shell Rock offices of Security State Bank, Springville, IA, and thereby establish branches at the following locations: 933 16th Street SW, Waverly, Iowa and 104 N Cherry Street, Shell Rock, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable
HOW-WIN DEVELOPMENT CO.	CIC	JST 2020 Trust, Stephanie C. Thomson, individually and as co-trustee with CUSB Bank, all of Cresco, Iowa, to join the Thomson Family Control Group, a group acting in concert, to retain voting shares of How-Win Development Co. and thereby indirectly retain voting shares of CUSB Bank, both of Cresco, Iowa.	Newspaper:	02/02/2022
			Federal Register:	01/18/2022
HTB, INC.	CIC	Jere M. Ahrens, Houston, Texas, individually, and acting in concert with Karen L. Ahrens, North Fort Myers, Florida; Jessica A. Ahrens Bingaman, Fort Worth, Texas; Jill A. Ahrens, Houston, Texas; Lindsay S. Ahrens Dahl, Camp Crook, South Dakota; Jenna K. Ahrens Brown, Laramie, Wyoming; Becky C. Campbell, Houston, Texas; and Brian E. Campbell, San Diego, California, to join the Ahrens Family Control Group and retain the voting shares of HTB, Inc., Osage, Iowa. HTB, Inc. and thereby retain the voting shares of Home Trust & Savings Bank, Osage, Iowa.	Newspaper:	Not available
			Federal Register:	02/04/2022

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIBERTY FINANCIAL SERVICES, INC.	CIC	Notice by the First Amended and Restated Mark R. Peterson Bank Trust, the First Amended and Restated Susan P. Depass Bank Trust, the First Amended and Restated Chase R. Peterson Bank Trust, the First Amended and Restated Clair P. Peterson Bank Trust, the First Amended and Restated Cole M. Peterson Bank Trust, and the First Amended and Restated Aja M. Depass Bank Trust, Mark R. Peterson, as trustee, and by Polly P. Peterson Trust, Polly P. Peterson and the Polly P. Peterson IRA with Polly P, Peterson as trustee and owner, respectively, all of Dakota Dunes, South Dakota; to join the Peterson Family Control Group, a group acting concert, to retain voting shares of Liberty Financial Services, Inc. and thereby indirectly retain voting shares of Liberty National Bank, both of Sioux City, Iowa	Newspaper: Federal Register:	01/28/2022 01/26/2022
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois, provided notice of public welfare investment pursuant to section 208.22(b) (1)(i) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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 01/19/2022

* Subject to the provisions of the Community Reinvestment Act

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the corner of Highway 49 and Canera Drive, Jonesboro, Arkansas.	Newspaper:	01/18/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALERUS FINANCIAL CORPORATION	* 3A5	Alerus Financial Corporation, Grand Forks, North Dakota; to merge with MPB BHC, Inc., and thereby indirectly acquire Metro Phoenix Bank, both of Phoenix, Arizona.	Newspaper:	Not available
			Federal Register:	02/14/2022
DORSET BANCSHARES, INC.	CIC	Scott D. Hewitt, to acquire voting shares of Dorset Bancshares, Inc., and thereby indirectly acquire voting shares of Northwoods Bank of Minnesota, all of Park Rapids, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Scott A. Erickson and Matthew P. Bock, both of Sioux Falls, South Dakota, to retain voting shares of Leackco Bank Holding Company, Inc. (Leackco), Huron, South Dakota, and thereby indirectly retain shares of American Bank & Trust, Wessington Springs, South Dakota. Additionally, the 2021 Jeffory A. Erickson Irrevocable Trust No. 5 (Erickson Trust 5), the 2021 Jeffory A. Erickson Irrevocable Trust No. 6 (Erickson Trust 6), the 2021 Jeffory A. Erickson Irrevocable Trust No. 7 (Erickson Trust 7), and the 2021 Jeffory A. Erickson Irrevocable Trust No. 8 (Erickson Trust 8, and collectively, the New Erickson Trusts), Matthew P. Bock, as Trust Protector of the New Erickson Trusts, Scott A. Erickson as Investment Trust Advisor of the New Erickson Trusts and trustee of Erickson Trust 5, Erickson Trust 6, and Erickson Trust 8, and Jamie L. Brown as trustee of Erickson Trust 7, all of Sioux Falls, South Dakota; to join the Erickson family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust. Additionally, the 2021 Preston B. Steele Irrevocable Trust No. 1, the 2021 Preston B. Steele Irrevocable Trust No. 2, and the 2021 Preston B. Steele Irrevocable Trust No. 3 (collectively, the New Steele Trusts), Matthew P. Bock, as Investment Trust Advisor and trustee of the New Steele Trusts, and Scott A. Erickson, as Trust Protector of the New Steele Trusts, all of Sioux Falls, South Dakota; to join the Steele family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust.	Newspaper:	Not available
			Federal Register:	01/20/2022

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	CIC	The Revised and Restated Connor Family Voting Trust (Trust) and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, each as trustee, all of Laona, Wisconsin, to acquire voting shares of Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin, and thereby indirectly acquire Laona State Bank, Laona, Wisconsin. Additionally, the Trust and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, as trustees, to join the Connor family shareholder group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
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 January 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLARKSON BANCSHARES, LLC	* 3A1	Clarkson Bancshares, LLC, to acquire Clarkson Bank, both of Clarkson, Nebraska.	Newspaper:	Not available
			Federal Register:	02/09/2022
MY ANNS CORPORATION	CIC	Xinwei Lu, Glen Head, New York, intends to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares and thereby control of My Anns Corporation, Piqua, Kansas. Additionally, Xinwei Lu, Peter Sasaki, New York, New York, John Zeng, Newport Coast, California, and Beidi Zheng, Los Gatos, California, seek approval to acquire shares of My Anns Corporation and form a group acting in concert that will control more than 25 percent of My Anns Corporation. My Anns Corporation controls Piqua State Bank, Piqua, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
SANTA FE TRAIL BANC SHARES, INC.	CIC	Joe D. Butcher, a member of the Butcher Family Group, a group acting in concert, as trustee of the Joe D. Butcher Trust No. 1, both of Cimarron, Kansas; and as co-trustee of the Donna L. Butcher Trust B, Hutchinson, Kansas; to retain shares of Santa Fe Trail Banc Shares, Inc. (the Company) and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas. In addition, the Donna L. Butcher Trust B, First National Bank of Hutchinson, co-trustee, both of Hutchinson, Kansas, Joe D. Butcher, Kimberly Fairbank, co-trustees, both of Cimarron, Kansas; to join the Butcher Family Group, to retain shares of the Company and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas.	Newspaper:	Not available
			Federal Register:	01/18/2022

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 January 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANIMO BANCORP, INC.	* 3A1	Animo Bancorp, Inc., Ganado, Texas, to become a bank holding company, by acquiring 100 percent of Ganado Bancshares, Inc, and thereby indirectly acquire The Citizens State Bank of Ganado, both of Ganado, Texas.	Newspaper:	01/28/2022
			Federal Register:	02/09/2022
TEXAS REGIONAL BANK	* 18C * Branch	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger AccessBank, Denton, Texas, and to establish the offices of AccessBank as branches of Texas Regional Bank	Newspaper:	Not available
			Federal Register:	Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Harlingen, Texas, to acquire by merger Access Bancorp, Inc., and indirectly AccessBank, both of Denton, Texas	Newspaper:	Not available
			Federal Register:	01/24/2022
UNITED TEXAS BANK	* Branch	United Texas Bank, Dallas, Texas, to establish a branch at 10803 Preston Road, Dallas, Texas 75230	Newspaper:	01/28/2022
			Federal Register:	Not applicable
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	CIC	Joseph V. Gillen, Spicewood, Texas, individually and as co-trustee of the Woodforest Financial Group Employee Stock Ownership Plan (with 401k Provisions) (As Amended and Restated Effective January 1, 2016), The Woodlands, Texas, and as Co-Trustee of the Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, to retain voting shares of Woodforest Financial Group, Inc., and thereby indirectly Woodforest National Bank, both of The Woodlands, Texas	Newspaper:	Not available
			Federal Register:	01/18/2022

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:

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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
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 January 15, 2022**

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
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
MNB HOLDINGS CORPORATION	CIC	Medina 2021 MNBH Trust, Burlingame, California, and Alma Vivar, Daly City, California, as Trustee, to acquire voting shares of MNB Holdings Corporation, and thereby indirectly acquire voting shares of Mission National Bank, both of San Francisco, California.	Newspaper:	Not available
			Federal Register:	01/14/2022
PBCO FINANCIAL CORPORATION	* 3A1	PBCO Financial Corporation to become a bank holding company by acquiring People's Bank of Commerce, both of Medford, Oregon.	Newspaper:	01/28/2022
			Federal Register:	02/03/2022
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, to establish a branch office at 4445 N. Campbell Avenue, Tucson Arizona.	Newspaper:	12/02/2021
			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:

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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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act