
Federal Reserve Release



H.2

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

No. 33

Week Ending August 13, 2022

Regulations and Policies

System of Records -- publication for comment of a notice to modify an existing system of records, BGFRS-37 (FRB-Electronic Applications).

- Approved, August 8, 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

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 818 McKinney Parkway, Lillington, North Carolina, and to increase its investment in bank premises.

- Approved, August 11, 2022

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 3000 Prairie Avenue, St. Louis, Missouri.

- Approved, August 12, 2022

St. Louis

First State Bank and Trust Company, Inc., Caruthersville, Missouri -- to establish a branch at 100 West Main Street, Matthews, Missouri.

- Approved, August 9, 2022

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 1001 Water Street, Tampa, Florida.

- Approved, August 11, 2022

Bank Holding Companies

St. Louis

BankFirst Capital Corporation, Macon, Mississippi -- waiver of application to acquire Tate Financial Corporation and thereby indirectly acquire Sycamore Bank, both of Senatobia, Mississippi, in connection with the merger of Sycamore Bank with and into BankFirst Financial Services, Macon, Mississippi.

- Granted, August 12, 2022

St. Louis

Encore Bancshares, Inc., Little Rock, Arkansas -- to engage de novo in lending activities.

- Approved, August 10, 2022

Boston

Hometown Financial Group, MHC, and Hometown Financial Group, Inc., both of Easthampton, Massachusetts -- to acquire Randolph Bancorp, Inc., Stoughton, Massachusetts, and thereby indirectly acquire Envision Bank, Randolph, Massachusetts.

- Approved, August 11, 2022

Chicago

ServBanc Holdco, Inc., Phoenix, Arizona -- to become a bank holding company by merging with Allied First Bancorp, Inc., and thereby indirectly acquiring Allied First Bank, S.B., both of Oswego, Illinois.

- Approved, August 12, 2022

Chicago

Two Rivers Financial Group, Inc., Burlington, Iowa -- to acquire Lee County Bank, Fort Madison, Iowa.

- Approved, August 8, 2022

Bank Mergers

Boston

Abington Bank, Abington, Massachusetts -- to merge with Envision Bank, Randolph, Massachusetts.

- Approved, August 11, 2022

St. Louis

BankFirst Financial Services, Macon, Mississippi -- to merge with Sycamore Bank, Senatobia, Mississippi, and to retain the acquired facilities as branches.

- Approved, August 12, 2022

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, August 8, 2022

Change in Bank Control

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- William C. Martin 2022 Grantor Retained Annuity Trust, William C. Martin as trustee, both of Ann Arbor, Michigan, to become members of the Martin Family Control Group, a group acting in concert, to acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, Ann Arbor, Michigan.

- Permitted, August 8, 2022

Change in Bank Control

Dallas

First Artesia Bancshares, Inc., Artesia, New Mexico -- Terry L. Chandler Trust, Doug Chandler, as trustee, both of Carlsbad, New Mexico, to retain voting shares of First Artesia Bancshares, Inc., and thereby indirectly retain voting shares of First American Bank, Artesia, New Mexico.

- Permitted, August 12, 2022

Kansas City

First Independent Bancorp, Inc., Chickasha, Oklahoma -- Patrick A. Brooks, as co-trustee, Paula K. Brooks Revocable Trust, Paula K. Brooks as trustee, and Mark Smith, all of Chickasha, Oklahoma; certain minor grandchildren of Mr. and Mrs. Brooks, all of Dallas, Texas; Murray Living Trust, Bruce Murray, as co-trustee, both of Wauna, Washington; Kyle Abrahams, individually, and as co-trustee of The First National Bank and Trust Company Employee Stock Ownership Plan (FNBT ESOP), Elijah Young, and certain minor children of Mr. Abrahams, all of Norman, Oklahoma; and the Tanner Shelton Connel Irrevocable Trust, the Jacob Curtis Connel Irrevocable Trust, the Michael Porter Connel Irrevocable Trust, and the Kennamer Hope Connel Irrevocable Trust, Daren Connel, individually, and as co-trustee of all aforementioned trusts, all of North Richland Hills, Texas; to join the Brooks Family Group, a group acting in concert, to retain voting shares of First Independent Bancorp, Inc., and thereby indirectly retain voting shares of The First National Bank and Trust Company, Chickasha, Oklahoma.

- Permitted, August 12, 2022

Dallas

Jefferson Bancshares, Inc., San Antonio, Texas -- Katherine A. Satel 2021 Family Trust One, Katherine A. Satel 2021 Family Trust Two, Emily G. Satel 2021 Family Trust One, Emily G. Satel 2021 Family Trust Two, Caroline M. Satel 2021 Family Trust One, Caroline M. Satel 2021 Family Trust Two, 14 trusts fbo minor children, and Jefferson Bank, as trustee for all of the forementioned trusts, all of San Antonio, Texas, to join the McSween Family Control Group, a group acting in concert, to retain voting shares of Jefferson Bancshares, Inc., and thereby retain voting shares of Jefferson Bank, San Antonio, Texas.

- Permitted, August 12, 2022

Financial Holding Companies

San Francisco

First Northwest Bancorp, Port Angeles, Washington -- election to become a financial holding company.

- Effective, August 5, 2022

(A/C)

Regulations and Policies

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, August 9, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKNEWPORT	* Branch	BankNewport, Newport, Rhode Island, submitted a notice to open a branch office located at 1 Wake Robin Road. Lincoln, Rhode Island.	Newspaper:	08/19/2022
			Federal Register:	Not applicable
STATE STREET BANK AND TRUST COMPANY	* Branch	To establish branch at 1100 Main Street, Floor 3, Kansas City, Missouri	Newspaper:	Not available
			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			

District: 2
Federal Reserve Bank of New York
Filings received during the week ending August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE RESERVAS DE LA REPUBLICA DOMINICANA	FBSEA	Banco de Reservas de la Republica Dominicana, Santo Domingo, Dominican Republic, to establish representative offices in New York, New York, and Miami, Florida, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper:	08/10/2022
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASIAN BANK	* Branch	Asian Bank, Philadelphia, PA, to establish a branch office located at 934 E Passyunk Avenue, Philadelphia, PA.	Newspaper:	08/18/2022
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

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Institution	Location	Quarter
NONE		

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 13, 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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, National Association, Charlotte, North Carolina, provides prior notice of its intent to invest in Bank of America Europe Designated Activity Company, Dublin, Ireland, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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		

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB BANCORP, INC.	CIC	Patrick Charles Cooper, Miami, Florida, to retain voting shares of CNB Bancorp, Inc., Mobile, Alabama, and thereby indirectly retain voting shares of Commonwealth National Bank, Mobile, Alabama.	Newspaper:	Not available
			Federal Register:	08/29/2022
NEWTEK BUSINESS SERVICES CORP.	* 3A1	Newtek Business Services Corp, Boca Raton, Florida, to become a bank holding company by acquiring all of the outstanding shares of National Bank of New York City, Flushing, New York. Concurrently, Newtek Business Services Corp., Boca Raton, Florida, to form Newtek Interim Bank, National Bank, Miami, Florida, to merge with National Bank of New York City, Flushing, New York, with National Bank of New York City as the surviving institution, pursuant to sections 3(a)(1) and 3(a)(3) of the BHC Act. In connection, Newtek Business Services, Corp., Boca Raton, Florida, to engage denovo in certain nonbanking activities through its existing subsidiaries, Newtek Business Lending, LLC, Orlando, Florida, and Small Business Lending, LLC, Lake Success, New York, pursuant to section 225.24(a)(1) of Regulation Y.	Newspaper:	09/01/2022
	* 3A3		Federal Register:	Not available
	4c8			
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 101 Office Park Drive, Birmingham, Alabama.	Newspaper:	08/27/2022
			Federal Register:	Not applicable

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 August 13, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP OF TAYLORVILLE, INC.	CIC	The Revocable Trust Agreement No. 060134, James O. Beavers, trustee, both of Taylorville, Illinois, to retain voting shares and thereby control First Bancorp of Taylorville Inc., Taylorville, Illinois. First Bancorp of Taylorville, Inc. controls First National Bank in Taylorville, Taylorville, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FIRST IOWA STATE BANK	* 18C	First Iowa State Bank, Albia, Iowa to merge with First Iowa State Bank, Keosauqua, Iowa pursuant to section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, First Iowa State Bank, Albia, Iowa will establish branches located at 714 1st Street, Keosauqua, Iowa; 102 Division Street, Cantril, Iowa; and 110 North Washington Street, Bloomfield, Iowa.	Newspaper:	08/27/2022
	* Branch		Federal Register:	Not applicable
FVSB Mutual Bancorp, MHC	* 3A1	FVSB Mutual Bancorp, MHC, Fond du Lac, Wisconsin, to become mutual bank holding company and FVSB Bancorp, Inc., Fond du Lac, Wisconsin, proposes to become a mid tier stock bank holding company, all in connection with Fox Valley Savings Bank, Fond du Lac, Wisconsin proposals to convert from a mutual to stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available
HOOSIER HEARTLAND STATE BANCORP ESOP AND SAVINGS PLAN	* 3A1	Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, Crawfordsville, Indiana to become a bank holding company by acquiring Hoosier Heartland State Bancorp and thereby indirectly acquiring Hoosier Heartland State Bank, both of Crawfordsville, Indiana.	Newspaper:	Not available
			Federal Register:	08/25/2022

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 August 13, 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 535 W. Walnut Street, Suite 101, Springfield, Missouri.	Newspaper:	08/24/2022
			Federal Register:	Not applicable
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 1030 16th Avenue S., Suite 300, Nashville, Tennessee.	Newspaper:	08/17/2022
			Federal Register:	Not applicable
FB CORPORATION	CIC	Notice by The EDM Class A Common Trust II, Jackson, Wyoming, Ellen Dierberg Milne, Trustee, Jackson, Wyoming, and the MJD Class A Common Irrevocable Trust II, Jackson, Wyoming, Michael J. Dierberg, St. Louis, Missouri and Ellen Dierberg Milne, Jackson, Wyoming, as co-trustees, to join the Dierberg Family Control Group, an existing group acting in concert that controls FB Corporation, Creve Coeur, Missouri. The trustees are already members of the Dierberg Family Control Group.	Newspaper:	08/30/2022
			Federal Register:	08/31/2022
HOMETOWN BANCORP, INC.	CIC	Notice by Jeffrey Joe Stinson, Milan, Tennessee; the Patricia Ross Jones 2021 GST-Exempt ESBT Trust, Patricia Jones, Trustee, Trenton, Tennessee; the Linda Ross Szopinski 2021 GST-Exempt ESBT Trust, Linda Szopinski, Trustee, Milan, Tennessee; the John W. Ross 2021 GST-Exempt ESBT Trust, John Ross, Trustee, Milan, Tennessee; the Sandra K. Ross 2021 GST-Exempt ESBT Trust, Sandra Stinson, Trustee, Milan, Tennessee; John W. and Missy Ross, Milan, Tennessee; Barry Jones, Trenton, Tennessee; and James Szopinski, Milan, Tennessee, acting as a family group, to acquire and retain control of Hometown Bancorp, Inc., and thereby indirectly control The Bank of Milan, both of Milan, Tennessee.	Newspaper:	09/06/2022
			Federal Register:	Not available
MID-MO BANCSHARES, INC.	CIC	Notice by The Kurt A. Schubert Heritage Trust dated February 7, 2022, and Kurt A. Schubert, trustee, both of Jefferson City, Missouri, to acquire control of Mid-MO Bancshares, Inc., Auxvasse, Missouri, the parent company of United Security Bank, Fulton, Missouri.	Newspaper:	08/20/2022
			Federal Register:	08/26/2022
REPUBLIC BANCORP, INC.	CIC	Notice by the Trager Family Foundation Trust, Steven E. Trager, Trustee, both of Louisville, Kentucky, to join the Trager Family Control Group acting in concert to retain control of Republic Bancorp, Inc., and thereby indirectly control Republic Bank & Trust Company, both of Louisville, Kentucky.	Newspaper:	09/01/2022
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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 August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
LUMINATE CAPITAL CORPORATION	* 3A1	Luminate Capital Corp. to become a bank holding company by acquiring Luminate Bank, both of Minnetonka, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
PEOPLES STATE HOLDING COMPANY	CIC	Tyler Engstrom, Westhope, North Dakota, to acquire voting shares of Peoples State Holding Company, Westhope, North Dakota (Company), and thereby indirectly acquire voting shares of Peoples State Bank, Westhope, North Dakota (Bank). Additionally, Tyler Engstrom; Curtis Moum, Westhope, North Dakota; and Darin Bohl, Bottineau, North Dakota, as a group acting in concert, to acquire voting shares of Company and thereby indirectly acquire voting shares of Bank.	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 August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLBANK HOLDING COMPANY, INC.	* 3A1	AllBank Holding Company, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of Bank of Locust Grove, Locust Grove, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/01/2022
ELEVATION BANCSHARES, INC.	* 3A1	Elevation Bancshares, Inc., St. Louis, Missouri (Elevation), to become a bank holding company by acquiring The First National Bank of Sedan, Sedan, Kansas (Sedan), through Elevation's newly formed interim bank, Elevation Interim National Bank, which will merge with and into Sedan.	Newspaper:	08/20/2022
			Federal Register:	08/29/2022

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK	* Branch	American State Bank, Arp, Texas to establish a branch 500 Dallas Street, Plainview, Texas 79072	Newspaper:	Not available
			Federal Register:	Not applicable
CENTRAL TEXAS BANKSHARE HOLDINGS, INC.	CIC	Preston L. Massey, as co-trustee of the Elizabeth Shatto Massey Separate Property Trust ("ESM Trust"); as trustee of the John H. Massey, II 2011 Trust; and as trustee of a 2012 trust for the benefit of John H. Massey, II and 2 minors; all of Dallas, Texas; and John H. Massey, II, as co-trustee of the ESM Trust; as trustee of the Preston L. Massey 2011 Trust; and as trustee of a 2012 trust for the benefit of Preston L. Massey and 2 minors; all of Houston, Texas; to retain voting shares of Central Texas Bankshare Holdings, Inc., Columbus, Texas and Colorado County Investment Holdings, Inc., Wilmington, Delaware, and thereby indirectly, Columbus State Bank, Columbus, Texas; and Hill Bancshare Holdings, Inc., Weimar, Texas, and Hill Bancshares of Delaware, Inc., Wilmington, Delaware, and thereby indirectly, Hill Bank & Trust Co., Weimar, Texas	Newspaper:	Not available
			Federal Register:	Not available
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment in Raza Development Fund, Inc., Phoenix, Arizona, pursuant to section 208.22 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment in National Minority Supplier Development Council Business Consortium Fund, Inc., pursuant to section 208.22 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GLOBAL ONE BANCSHARES, INC.	* 3A1	Global One Bancshares, Inc., Carrollton, Texas to become a bank holding company through the acquisition of Chappell Hill Bank, Chappell Hill, Texas	Newspaper:	08/04/2022
			Federal Register:	08/11/2022
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 1110 East Southlake Blvd, Southlake, Texas 76092.	Newspaper:	08/18/2022
			Federal Register:	Not applicable
SUSSER BANK	* Branch	Susser Bank, Dallas, Texas, to establish a branch at 200 Austin Hwy, Suite 401, San Antonio, Texas 78209	Newspaper:	08/23/2022
			Federal Register:	Not applicable
THIRD COAST BANK, SSB	* Branch	Third Coast Bank, SSB, Humble, Texas, to establish a branch at 1508 West 5th Street, Austin, Texas 78703.	Newspaper:	08/29/2022
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

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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
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	03/14/2022	08/07/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 13, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1	BancPacific Financial Holding Corporation, Hagatna, Guam, and Our Lady of Peace Memorial Plan, Inc.- Trust Fund, Barrigada, Guam; to become bank holding companies by acquiring 100 percent of BankPacific, Ltd., Hagatna, Guam, upon the conversion of the bank from a savings association to a commercial bank.	Newspaper:	Not available
			Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for		Quarter of	
Institution	Location	Quarter	
NONE			

* Subject to the provisions of the Community Reinvestment Act