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**Federal Reserve Release**

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*H.2*

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

*No. 21*

*Week Ending May 22, 2021*

### **Testimony and Statements**

Supervision and Regulation -- semiannual statement by Vice Chair for Supervision Quarles before the House Committee on Financial Services on May 19 and the Senate Committee on Banking, Housing, and Urban Affairs on May 25, 2021.  
- Published, May 19, 2021

### **Forms**

Forms -- initial Board review to extend with revision the Census of Finance Companies and Other Lenders and Survey of Finance Companies (FR 3033p and FR 3033s) and New Hire Information Collection (FR 27); initial Board review to extend without revision the Supervisory and Regulatory Survey (FR 3052) and Policy Impact Survey (FR 3075); and final Board review to extend without revision the Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products (FR 4029) and Recordkeeping Requirements Associated with Limitations on Interbank Liabilities (FR F).  
- Approved, May 18, 2021

### **Personnel**

Division of Management -- appointment of Lewis Andrews as assistant director.  
- Approved, May 18, 2021

Division of Supervision and Regulation -- appointment of Molly Mahar and Thomas Sullivan as senior associate directors.  
- Announced, May 20, 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**

## Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 5647 West Lovers Lane, Dallas; the corner of Preston Road and John Hickman Parkway, Frisco; and a mobile branch in Naples, Florida (three applications).

- Approved, May 20, 2021

## St. Louis

Du Quoin State Bank, Du Quoin, Illinois -- to establish a branch at 201 South Park Street, Sesser.

- Approved, May 19, 2021

## Kansas City

Five Points Bank, Grand Island, Nebraska -- to establish a branch at 1303 North 205th Street, Elkhorn.

- Approved, May 21, 2021

## New York

Popular Bank, New York, New York -- to establish a branch at 4502 5th Avenue, Brooklyn.

- Approved, May 19, 2021

**Bank Holding Companies**

St. Louis

First Paragould Bankshares, Inc., Paragould, Arkansas -- waiver of application to acquire Cumberland Bancshares, Inc., Hartsville, Tennessee, and thereby acquire Citizens Bank, in connection with the merger of Citizens Bank with and into First National Bank, Hartsville.

- Granted, May 20, 2021

St. Louis

First State Capital Corporation, Holly Springs, Mississippi -- waiver of application to acquire M&F Bancorp, Inc., Holly Springs, and thereby indirectly acquire Merchants & Farmers Bank.

- Withdrawn, May 18, 2021

Kansas City

Foote Financial Services, LLC, Hoxie, Kansas -- to acquire Stanley Bank, Overland Park.

- Approved, May 17, 2021

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- relief from certain commitments (two requests).

- Granted, May 21, 2021

Dallas

Texas Brand Bancshares, Inc., Garland, Texas -- to engage in activities permitted by 12 C.F.R. 225.28(b)(1), specifically extending credit, acquiring loans or loan participations, and selling other real estate owned from its subsidiary, Texas Brand Bank, Dallas.

- Approved, May 21, 2021

**Banks, Nonmember, and Miscellaneous Institutions**

Richmond

Sienna Capital Partners GP, LLC, Chicago, Illinois, and the Sienna Acquirers Group -  
- relief from certain commitments.

- Granted, May 14, 2021

(A/C)

**Change in Bank Control**

Richmond

F&M Financial Corporation, Granite Quarry, North Carolina -- Jacob S. Fisher, Salisbury, North Carolina, to retain control of voting shares of F&M Financial Corporation (F&M) obtained through his appointment as sole general partner of Fisher Woodside LP, Salisbury, North Carolina, which owns F&M, and thereby indirectly owns Farmers and Merchants Bank, Granite Quarry, North Carolina.

- Permitted, May 20, 2021

Minneapolis

Farmers State Financial Corp., Victor, Montana -- Steven Clevidence, Stevensville, Montana; the GC Heritage Trust and the MG Holdings Trust, Ryan Clevidence, trustee, all of Lolo, Montana; the Groff Heirloom Trust and the IW Holdings Trust, Sara Clevidence Waldbillig, trustee, all of Lolo, Montana; and Shane Reely, trust protector of each of the foregoing trusts, Missoula, Montana, to retain voting shares of Farmers State Financial Corp. and thereby indirectly retain voting shares of Farmers State Bank, Victor, Montana, and to join the previously approved Groff-Clevidence family control group acting in concert.

- Permitted, May 20, 2021

**Extensions of Time**

Secretary

Artificial Intelligence (AI) -- extension of the comment period, until July 1, 2021, on the interagency request for information on financial institutions' use of AI.

- Granted, May 14, 2021

(A/C)

**Extensions of Time**

Secretary

Banco Bilbao Vizcaya Argentaria, S.A., Madrid, Spain -- extension of time to comply with the requirement to establish an intermediate holding company (IHC) and hold its ownership interests in its U.S. subsidiaries through the IHC, in connection with the acquisition of BBVA USA Bancshares, Inc., Houston, Texas, by The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania.

- Granted, May 17, 2021

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- extension to August 24, 2021, through its wholly owned subsidiary, Five-Lakes Acquisition Co., Glenwood City, to acquire Five-Lakes Financial, Inc., Milwaukee, and thereby engage in the nonbanking activities of extending credit, servicing loans and leasing personal property pursuant to 12 C.F.R. 225.28(b)(1) and (b)(3).

- Granted, May 18, 2021

**Extensions of Time**

## St. Louis

R. Dean Phillips Bank Trust Dated 11-19-2004, Las Vegas, Nevada -- extension to August 18, 2021, for (1) Darnell Phillips, Las Vegas, Nevada; Philip M. Burns, West Point, Nebraska; Gary C. Uhland, Warsaw, Illinois; John D. Zimmer, Hannibal, Missouri; and Gary W. Penn, Quincy, Illinois; all acting as trustees of the R. Dean Phillips Bank Trust, created under the Phillips Family Trust, u/t/a dated November 19, 2004, to become a bank holding company and acquire control of (i) Great River Bancshares, Inc., Quincy, Illinois, and its subsidiary, The Hill-Dodge Banking Company, Warsaw, Illinois; (ii) T&C Bancorp, Inc., Quincy, Illinois, and its subsidiaries, Town & Country Bank Midwest, Quincy, Illinois, and North Missouri Bancorp, Inc., Edina, Missouri, and its subsidiary, The Citizens Bank of Edina, Edina, Missouri; (iii) Ambage, Inc., West Point, Nebraska, and its subsidiary, F&M Bank, Falls City, Nebraska; (iv) West Point Bancorp, Inc., West Point, Nebraska, and its subsidiaries, F&M Bank, West Point, Nebraska, and Town & Country Bank, Las Vegas, Nevada; (v) Topeka Bancorp, Inc., Topeka, Kansas, and its subsidiary, Kaw Valley Bank, Topeka, Kansas; and (vi) HNB National Bank, Hannibal, Missouri, and (2) for HNB Bancorp, Inc., Hannibal, Missouri, to become a bank holding company by acquiring HNB National Bank, Hannibal, Missouri.

- Granted, May 18, 2021

## Secretary

State Street Corporation, Boston, Massachusetts -- extension of time to implement certain capital requirements.

- Granted, May 13, 2021

(A/C)

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending May 22, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

**CRA Examinations scheduled for Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
BLUESTONE BK	RAYNHAM, MASSACHUSETTS	Third Quarter of 2021
COMMONWEALTH COOP BK	HYDE PARK, MASSACHUSETTS	Third Quarter of 2021
WATERTOWN SVG BK	WATERTOWN, MASSACHUSETTS	Third Quarter of 2021
CORNERSTONE BK	SPENCER, MASSACHUSETTS	Fourth Quarter of 2021

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIGROUP INC.	Investment	Prior notice by Citigroup Inc., New York, New York, to make an additional investment pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
NEW YORK COMMUNITY BANCORP, INC.	* 4c8	New York Community Bancorp, Inc., Westbury, New York, to acquire 100 percent of Flagstar Bancorp, Inc., and thereby indirectly acquire Flagstar Bank, FSB, both of Troy, Michigan, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3277241	EMPIRE ST BK, NEWBURGH, NEW YORK	11/30/2020	05/17/2021	S	Int Small Bank

**CRA Examinations scheduled for Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
AMBOY BK	OLD BRIDGE, NEW JERSEY	Third Quarter of 2021
SOLVAY BK	SOLVAY, NEW YORK	Fourth Quarter of 2021

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending May 22, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LINKBANCORP	* 3A5	Linkbancorp, Camp Hill, PA, to acquire GNB Financial Services, Inc. Gratz, PA and indirectly acquire The Gratz Bank, Gratz, PA, in connection with its merger with and into Linkbank, Camp Hill, PA.	Newspaper:	06/10/2021
			Federal Register:	06/17/2021

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**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 Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
WOODLANDS BK	WILLIAMSPORT, PENNSYLVANIA	Third Quarter of 2021

**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CROGHAN COLONIAL BANK, THE	* Branch	Croghan Colonial Bank, Fremont, Ohio, to establish a branch facility to be located at 33 Park Street, Milan, OH 44846	Newspaper:	06/03/2021
			Federal Register:	Not applicable
First Financial Bank	* Branch	First Financial Bank, Cincinnati, OH intends to establish a banking center at 5396 Medpace Way, Cincinnati, OH 45227.	Newspaper:	06/04/2021
			Federal Register:	Not applicable
NORTH SIDE BANK AND TRUST COMPANY, THE	CIC	The Coors Family Group, a group acting in concert, consisting of Raymond B. Coors, Jr. (Naples, FL), Dianne D. Coors (Naples, FL), Martha B. Coors (Loveland, OH), Melissa Hoffman (Maineville, Ohio), the Raymond B. Coors, Jr. Non-Exempt Trust and Raymond B. Coors, Jr. GST Exempt Trust, the Martha B. Coors Non-Exempt Trust and Martha B. Coors GST Exempt Trust, the Melissa Hoffman Trust, the Lisa A. Coors Trust, the John A. Coors Trust, the Mary Ann Coors Trust, and the Janet Cottingham Trust (all of Naples, Florida), with Raymond B. Coors, Jr. and Martha B. Coors as co-trustees, to retain voting shares of The North Side Bank and Trust Company, Cincinnati, Ohio.	Newspaper:	06/04/2021
			Federal Register:	06/02/2021
PEOPLES BANCORP INC.	* 3A3 * 3A5	Peoples Bancorp, Inc., Marietta, Ohio to acquire Premier Financial Bancorp, Inc., Huntington, West Virginia, and, thereby, indirectly acquire Premier Bank, Inc., Huntington, West Virginia and Citizens Deposit and Trust, Inc., Vanceburg, Kentucky.	Newspaper:	06/28/2021
			Federal Register:	Not available
PEOPLES BANK	* 18C * Branch	Peoples Bank, Marietta, Ohio to merge with Premier Bank, Inc., Huntington, West Virginia and Citizens Deposit and Trust, Inc., Vanceburg, Kentucky, and, thereby, acquire the branch offices of both depository institutions.	Newspaper:	06/25/2021
			Federal Register:	Not applicable

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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27614	ANDOVER BK, ANDOVER, OHIO	02/22/2021	05/21/2021	O	Int Small Bank

**CRA Examinations scheduled for Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
APOLLO TC	APOLLO, PENNSYLVANIA	Third Quarter of 2021
MINSTER BK	MINSTER, OHIO	Third Quarter of 2021
RICHWOOD BKG CO	RICHWOOD, OHIO	Third Quarter of 2021
CITIZENS BK OF KY	PAINTSVILLE, KENTUCKY	Fourth Quarter of 2021
SETTLERS BK	MARIETTA, OHIO	Fourth Quarter of 2021

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**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending May 22, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

**CRA Examinations scheduled for Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
CITIZENS B&TC	BLACKSTONE, VIRGINIA	Third Quarter of 2021
FIRST BK	STRASBURG, VIRGINIA	Third Quarter of 2021
HOMETRUST BK	ASHEVILLE, NORTH CAROLINA	Third Quarter of 2021
NORTH ST BK	RALEIGH, NORTH CAROLINA	Third Quarter of 2021
LIFESTORE BK	WEST JEFFERSON, NORTH CAROLINA	Fourth Quarter of 2021
PRIMIS BK	TAPPAHANNOCK, VIRGINIA	Fourth Quarter of 2021
SANDY SPRING BK	OLNEY, MARYLAND	Fourth Quarter of 2021
SHORE UNITED BK	EASTON, MARYLAND	Fourth Quarter of 2021
TOUCHSTONE BK	MC KENNEY, VIRGINIA	Fourth Quarter of 2021
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	Fourth Quarter of 2021

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL CORPORATION OF PICAYUNE	CIC	The Merry Rea Thomson Revocable Trust, Merry Rea Thomson, as trustee, both of Pass Christian, Mississippi; John C. Thomson, Port Orange, Florida; Susan T. Eaves and Richard S. Thomson, Jr., both of Hattiesburg, Mississippi, to become members of the Thomson Family Control Group, a group acting in concert, to retain voting shares of First National Corporation of Picayune, and thereby indirectly retain voting shares of First National Bank of Picayune (FNB Picayune Bank), both of Picayune, Mississippi.	Newspaper:	06/08/2021
			Federal Register:	06/04/2021
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for blanket approval to make public welfare investments equal to up to 15% of its capital plus surplus.	Newspaper:	Not applicable
			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 Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
BANK OF GUEYDAN	GUEYDAN, LOUISIANA	Third Quarter of 2021
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	Third Quarter of 2021
SMARTBANK	PIGEON FORGE, TENNESSEE	Third Quarter of 2021
CAPITAL CITY BK	TALLAHASSEE, FLORIDA	Fourth Quarter of 2021
GROVE B&TC	MIAMI, FLORIDA	Fourth Quarter of 2021

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$20 million public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
DRAKE HOLDING COMPANY	CIC	Notice by the Richard R. Drake Family Trust, Radcliffe, Iowa, with Cynthia A. Shirar, Marshalltown, Iowa, Edwin A. Drake, West Des Moines, Iowa, and Bryan S. Drake, Radcliffe, Iowa, all individually and as co trustees, to join the Drake Family Control Group, a group acting in concert, to retain voting shares of Drake Holding Company, and indirectly retain voting shares of Security State Bank, both of Radcliffe, Iowa.	Newspaper:	Not available
			Federal Register:	05/07/2021
FIRST BANCORP OF TAYLORVILLE, INC.	* 3A5	First Bancorp of Taylorville, Inc., Taylorville, Illinois to merge with Mackinaw Valley Financial Services, Inc. and thereby indirectly acquire First Security Bank, both of Mackinaw, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL BANCSHARES, INC.	CIC	Notice by the Foote family regarding their control of First National Bancshares, Inc., East Lansing, Michigan and indirect control of First National Bank of America, East Lansing, Michigan.	Newspaper:	Not available
			Federal Register:	05/26/2021
GRINNELL BANCSHARES, INC.	CIC	Notice by F. Addison Jones, as trustee of the F. Addison Survivor Trust and the Marion A Jones Descendant Trust, all of Grinnell, Iowa; Grinnell State Bank and F. Addison Jones as Co-Trustees of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa; Anthony Joseph Jones, Cumming, Iowa; Fitzpatrick A Jones, Grinnell, Iowa; David Aric Jones, Grinnell, Iowa; Alyson Marie Jones, Grinnell, Iowa; Kelsey Megan McCulley, Wellman, Iowa; and Miranda Austin Bradberry, Tiffin, Iowa; to become members of the Jones Family Control Group, a group acting concert, by retaining voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper:	Not available
			Federal Register:	06/04/2021

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 22, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP, INC.	CIC	Notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the 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 aggregate control of 15 percent or more of the voting shares of First Midwest Bancorp, Inc., parent of First Midwest Bank, both of Chicago, Illinois.	Newspaper:	05/22/2021
			Federal Register:	05/26/2021
WATERSTONE FINANCIAL, INC.	CIC	Notice by WaterStone Bank's ESOP and 401K Plans to acquire voting shares of WaterStone Financial, Inc., and thereby indirectly control WaterStone Bank, both of Wauwatosa, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
AMERICAN ST BK	OSCEOLA, IOWA	Third Quarter of 2021
CHOICEONE BK	SPARTA, MICHIGAN	Third Quarter of 2021
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN	Third Quarter of 2021
FIRST BK	WAVERLY, IOWA	Third Quarter of 2021
FIRST BK MANHATTAN	MANHATTAN, ILLINOIS	Third Quarter of 2021
FIRST CITIZENS BK	MASON CITY, IOWA	Third Quarter of 2021
FIRST FARMERS B&TC	CONVERSE, INDIANA	Third Quarter of 2021
PEOPLES BK	CLIVE, IOWA	Third Quarter of 2021
TOWN & CNTRY BK	SPRINGFIELD, ILLINOIS	Third Quarter of 2021
WEST MI CMNTY BK	HUDSONVILLE, MICHIGAN	Third Quarter of 2021
CEDAR RAPIDS B&TC	CEDAR RAPIDS, IOWA	Fourth Quarter of 2021
FIRST HERITAGE BK	SHENANDOAH, IOWA	Fourth Quarter of 2021
GNB BK	GRUNDY CENTER, IOWA	Fourth Quarter of 2021
GRUNDY BK	MORRIS, ILLINOIS	Fourth Quarter of 2021
LOGAN ST BK	LOGAN, IOWA	Fourth Quarter of 2021
ROLLING HILLS B&T	ATLANTIC, IOWA	Fourth Quarter of 2021

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending May 22, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LAKE VALLEY BANCORP, INC.	CIC	Notice by W. Brian Porter, as trustee of the GST Exempt Lifetime Trust (Electing Small Business Trust), both of Louisville, Kentucky; and Kelly P. Coffey, as trustee of the GST Exempt Lifetime Trust (Electing Small Business Trust), both of Danville, Kentucky, to retain control of Lake Valley Bancorp, Inc., and thereby indirectly control Peoples Bank, both of Taylorsville, Kentucky.	Newspaper:	05/25/2021
			Federal Register:	05/21/2021
RICH LAND BANCORP, INC.	CIC	Notice by Rich Land Bancorp, Inc. ESOP (the ESOP) and Dan L. Eichelberger, individually and as trustee of the ESOP, both of Olney, Illinois, to retain control of Rich Land Bancorp, Inc., and thereby indirectly retain control of TrustBank, both of Olney, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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**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.

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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.

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

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**CRA Examinations scheduled for Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
ARVEST BK	FAYETTEVILLE, ARKANSAS	Third Quarter of 2021
BANK OF SALEM	SALEM, ARKANSAS	Third Quarter of 2021
CENTURY BK OF THE OZARKS	GAINESVILLE, MISSOURI	Third Quarter of 2021
DIAMOND BK	MURFREESBORO, ARKANSAS	Third Quarter of 2021
ENCORE BK	LITTLE ROCK, ARKANSAS	Third Quarter of 2021
FIDELITY BK	WEST MEMPHIS, ARKANSAS	Third Quarter of 2021
FIRST FINANCIAL BK	EL DORADO, ARKANSAS	Third Quarter of 2021
FIRST WESTERN BK	BOONEVILLE, ARKANSAS	Third Quarter of 2021
JEFFERSON BK OF MO	JEFFERSON CITY, MISSOURI	Third Quarter of 2021
KINMUNDY BK	KINMUNDY, ILLINOIS	Third Quarter of 2021
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI	Third Quarter of 2021
PADUCAH B&TC	PADUCAH, KENTUCKY	Third Quarter of 2021
PREMIER BK OF AR	JONESBORO, ARKANSAS	Third Quarter of 2021
TEXICO ST BK	TEXICO, ILLINOIS	Third Quarter of 2021
CALLAWAY BK	FULTON, MISSOURI	Fourth Quarter of 2021
CASS CMRL BK	DES PERES, MISSOURI	Fourth Quarter of 2021
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI	Fourth Quarter of 2021
FIRST ST BK OF WARREN	WARREN, ARKANSAS	Fourth Quarter of 2021
INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	Fourth Quarter of 2021

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\* Subject to the provisions of the Community Reinvestment Act



LEWISBURG BKG CO  
PATRIOT BK  
PEOPLES BK OF ALTENBURG

LEWISBURG, KENTUCKY  
MILLINGTON, TENNESSEE  
ALTENBURG, MISSOURI

Fourth Quarter of 2021  
Fourth Quarter of 2021  
Fourth Quarter of 2021

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GEBSKO, INC.	CIC	Daniel J. Heike, Mondovi, Wisconsin; Heidi R. Weber, Mondovi, Wisconsin; Sarah E. Robertson, Eau Claire, Wisconsin; and Frederick Arthur Robertson III Living Trust, Frederick A. Robertson III, as trustee, both of Madison, Wisconsin; to become members of the Heike Family Control Group, a group acting in concert, to retain voting shares of GebSCO, Inc., Mondovi, Wisconsin, and thereby indirectly retain voting shares of Alliance Bank, Mondovi, Wisconsin.	Newspaper: Federal Register:	Not available 06/01/2021
RUSHFORD STATE BANCORP, INC.	CIC	James T. Robertson, Ramsey, Minnesota, to retain voting shares of Rushford State Bancorp, Inc., and thereby indirectly retain voting shares of Rushford State Bank, both of Rushford, Minnesota.	Newspaper: Federal Register:	Not available Not available
SECURITY FINANCIAL BANK	* 18C	Security Financial Bank, Durand, Wisconsin, to merge with Jackson County Bank, Black River Falls, Wisconsin, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
WNB HOLDING COMPANY	CIC	Elizabeth King Bach Trust under Agreement dated July 19, 2019; E.L. King Jr. Marital Trust FBO E.L. King III; E.L. King Jr. Marital Trust FBO Elizabeth King Bach; E.L. King, Jr. Generation Skip Trust FBO E.L. King III; and E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach; all of Winona, Minnesota (WNB Financial, National Association, Winona, Minnesota (Bank), and Kent Gernander, Rushford, Minnesota, are co-trustees for these five trusts); and David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota (Bank is trustee and Kent Gernander has proxy with power to vote the shares for this trust), to become members of the Gernander group, a group acting in concert, to retain 25% or more of the voting shares of WNB Holding Company, Winona, Minnesota, and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	02/22/2021 Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending May 22, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WNB HOLDING COMPANY	CIC	Daniel King, North Plains, Oregon; Sarah King, Henderson, Nevada; Heather Bach, LaCrosse, Wisconsin; Nicolle Jensen, Santa Fe, New Mexico; Sarah Bach-Lumsden, Winona, Minnesota; and the Frederick R. King Marital Trust U/W and Frederick R. King Family Trust U/W, both of Winona, Minnesota, (WNB Financial, National Association, Winona, Minnesota (Bank) and Elizabeth King Bach, Winona, Minnesota are co-trustees for these two trusts) to become members of the King group, a group acting in concert, to retain 25% or more of the voting shares of WNB Holding Company, Winona, Minnesota, and thereby indirectly retain voting shares of Bank.	Newspaper:	02/22/2021
			Federal Register:	Not available
YELLOWSTONE BANK, THE	* 18C	The Yellowstone Bank, Laurel, Montana to merge with 1st Bank, Broadus, Montana, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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.

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

**CRA Examinations scheduled for Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
FIRST INTRST BK	BILLINGS, MONTANA	Third Quarter of 2021
MINNESOTA LAKES BK	DELANO, MINNESOTA	Third Quarter of 2021
CHARTER BK	EAU CLAIRE, WISCONSIN	Fourth Quarter of 2021
CITIZENS B&TC	BIG TIMBER, MONTANA	Fourth Quarter of 2021
WELCOME ST BK	WELCOME, MINNESOTA	Fourth Quarter of 2021

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADAMS BANK & TRUST	* Branch	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch at 1359 Interquest Parkway, Suite 150, Colorado Springs, Colorado.	Newspaper:	05/31/2021
			Federal Register:	Not applicable
ADAMS BANK & TRUST	* Branch	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch at 7251 West 20th Street, Greeley, Colorado.	Newspaper:	05/31/2021
			Federal Register:	Not applicable
FNB FINANCIAL CORPORATION	CIC	Michael Quintana, Las Vegas, New Mexico, to acquire voting shares of FNB Financial Corporation, and thereby indirectly acquire voting shares of Community 1st Bank Las Vegas both of Las Vegas, New Mexico.	Newspaper:	05/21/2021
			Federal Register:	05/10/2021
GATEWAY FIRST BANCORP, * 3A1 INC.		Gateway First Bancorp, Inc., Jenks, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Gateway First Bank, Jenks, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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 Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA	Third Quarter of 2021
AMERICAN NATION BK	ARDMORE, OKLAHOMA	Third Quarter of 2021
ANCHOR D BK	TEXHOMA, OKLAHOMA	Third Quarter of 2021
BANK OF EUFAULA	EUFAULA, OKLAHOMA	Third Quarter of 2021
BLUE SKY BK	PAWHUSKA, OKLAHOMA	Third Quarter of 2021
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO	Third Quarter of 2021
FIRST CMNTY BK	BEEMER, NEBRASKA	Third Quarter of 2021
FNB COWETA	COWETA, OKLAHOMA	Third Quarter of 2021
MADISON CTY BK	MADISON, NEBRASKA	Third Quarter of 2021
NBH BK	GREENWOOD VILLAGE, COLORADO	Third Quarter of 2021
BANK OF CMRC	RAWLINS, WYOMING	Fourth Quarter of 2021
BANK7	OKLAHOMA CITY, OKLAHOMA	Fourth Quarter of 2021
FIRST NORTHERN BK OF WY	BUFFALO, WYOMING	Fourth Quarter of 2021
FIRST WESTROADS BK	OMAHA, NEBRASKA	Fourth Quarter of 2021
FIRSTBANK	LAKWOOD, COLORADO	Fourth Quarter of 2021
FIVE POINTS BK	HASTINGS, NEBRASKA	Fourth Quarter of 2021
MNB BK	MCCOOK, NEBRASKA	Fourth Quarter of 2021
UINTA BK	MOUNTAIN VIEW, WYOMING	Fourth Quarter of 2021
UNION ST BK	EVEREST, KANSAS	Fourth Quarter of 2021

\* Subject to the provisions of the Community Reinvestment Act



**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38.5 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas.	Newspaper:	05/30/2021
			Federal Register:	06/04/2021
CAPITAL BANCORP, INC.	CIC	Retroactive notice under the Change in Bank Control Act filed by Lawrence W. Pickett of Monroe, LA, individually, and Lawrence W. Pickett, Dana Doshier DeGravelle, Marilyn Pickett Worsley, Rock W. Worsley, Lauren P. Davis, Pamela J. Pickett, Benjamin Clark Burch, an individual identified as Minor A and an individual identified as Minor B, each of Monroe, LA, Amanda Doshier Arledge of West Monroe, LA, Adam L. Pickett of San Francisco, CA, De-Ette Copes and Lonnie L. Copes of Delhi, LA, Charles E. Hixon, Jr. and Anne Ruth Hixon of Rayville, LA, Bonnie R. Holley and Willie R. Holley of Epps, LA, David Wesley Sullivan of Pioneer, LA, and Joshua D. Sullivan of New Orleans, LA, collectively a group acting in concert, have applied for permission to retain a controlling interest in the outstanding shares of common stock of Capital Bancorp, Inc., Delhi, Louisiana. Capital Bancorp, Inc. controls Commercial Capital Bank, Delhi, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available
JEFFERSON BANCSHARES, INC.	CIC	Paul E. McSween IV Family 2020 Trust One; Paul E. McSween IV, trustee; Paul E. McSween IV Family 2020 Trust Two; Paul E. McSween IV, trustee; Thomas D. McSween Family 2020 Trust One; Thomas D. McSween, trustee; Thomas D. McSween Family 2020 Trust Two; Thomas D. McSween, trustee; Benjamin L. McSween Family 2020 Trust One; Benjamin L. McSween, trustee; and Benjamin L. McSween Family 2020 Trust Two; Benjamin L. McSween, trustee, all of San Antonio, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert with, the McSween Family Control Group, which was previously approved on December 18, 2020 under the Change in Bank Control Act to retain control of 25 percent or more of the outstanding shares of voting common stock of and thereby control Jefferson Bancshares, Inc., San Antonio, Texas, which controls Jefferson Bank, San Antonio, Texas.	Newspaper:	05/09/2021
			Federal Register:	05/07/2021



District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 22, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper: Federal Register:	Not available 08/13/2020
TOLLESON WEALTH MANAGEMENT, INC.	CIC	The DT 2020 Savings Trust (Debra June Tolleson and John Carter Tolleson, Jr., trustees), the JT 2020 Secure Trust (John Carter Tolleson, trustee), and Debra June Tolleson; to acquire voting shares of Tolleson Wealth Management, Inc., and thereby indirectly acquire Tolleson Private Bank, all of Dallas, Texas. Additionally, Kathryn Covert Tolleson, Amy Tolleson Baldwin, Peter Baldwin, the John Carter Tolleson 1999 Trust (John Carter Tolleson, Jr., trustee), and six trusts established for the benefit of minor children, all of Dallas, Texas; to retain voting shares of Tolleson Wealth Management, Inc., and thereby indirectly retain voting shares of Tolleson Private Bank; and all to join the Tolleson Family Control Group, a group acting in concert.	Newspaper: Federal Register:	05/20/2021 05/21/2021

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
BANK OF TX	MIDLAND, TEXAS	Third Quarter of 2021
FARMERS ST BK OF NEWCASTLE	NEWCASTLE, TEXAS	Third Quarter of 2021
FROST BK	SAN ANTONIO, TEXAS	Third Quarter of 2021
POINTBANK	PILOT POINT, TEXAS	Third Quarter of 2021
BANK & TR SSB	DEL RIO, TEXAS	Fourth Quarter of 2021
CIERA BK	GRAHAM, TEXAS	Fourth Quarter of 2021
CROWELL ST BK	CROWELL, TEXAS	Fourth Quarter of 2021
FIRST ST BK	ABILENE, TEXAS	Fourth Quarter of 2021
UNITED TX BK	DALLAS, TEXAS	Fourth Quarter of 2021

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending May 22, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
FRIENDLY HILLS BANK	* 18C	Friendly Hills Bank, Whittier, California, to acquire certain deposit liabilities, assume the leases, and purchase certain fixed assets, of three branch locations of Bank of Southern California National Association, San Diego, California. Friendly Hills Bank will also consolidate one of the acquired Bank of Southern California, National Association branches into an existing Friendly Hills Bank branch.	Newspaper:	Not available
			Federal Register:	Not applicable
PEAK BANCORP, INC	* 3A1	Peak Bancorp, Inc to become a bank holding company by acquiring Idaho First Bank, both of McCall, Idaho.	Newspaper:	Not available
			Federal Register:	05/05/2021
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, CA proposes to make a public welfare investment of \$125.0 million in Emerald Affordable Housing Ozone Fund 2021, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SVB FINANCIAL GROUP	* 18C * 3A5 * Branch	SVB Financial Group, Santa Clara, California, to merge with Boston Private Financial Holdings, Inc. and thereby indirectly acquire Boston Private Bank & Trust Company; both of Boston, Massachusetts; 2) Boston Private Bank & Trust Company, Boston, Massachusetts, to merge with and into Silicon Valley Bank, Santa Clara, California; 3) Silicon Valley Bank to acquire 19 branch offices of Boston Private Bank & Trust Company; and 4) Silicon Valley Bank, Santa Clara, California, to exercise trust powers.	Newspaper:	Not available
			Federal Register:	04/07/2021
TAIWAN COOPERATIVE BANK, LTD.	FBSEA	Taiwan Cooperative Bank, Ltd., Taipei, Taiwan, to establish a branch office in Houston, Texas, pursuant to section 211.24 (a)(1) of Regulation K and section 7(d) of FBSEA.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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 Third Quarter of 2021 (July 1, 2021 - September 30, 2021) Fourth Quarter of 2022 (October 1, 2021 - December 31, 2021)**

Institution	Location	Quarter
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA	Third Quarter of 2021
PACIFIC PREMIER BK	IRVINE, CALIFORNIA	Third Quarter of 2021
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA	Fourth Quarter of 2021
WESTERN ALLI BK	PHOENIX, ARIZONA	Fourth Quarter of 2021