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

No. 49

Week Ending December 4, 2021

Board of Governors of the Federal Reserve System, Washington, DC 20551
Forms

Forms -- (1) initial Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance (FR K) and Reporting Provisions Associated with Regulation TT (FR TT); (2) final Board review to extend with revision the Reporting and Recordkeeping Requirements Associated with Regulation W (FR W); and (3) final Board review to extend without revision the Registration of a Securities Holding Company (FR 2082) and Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies (FR 4027).
- Approved, December 3, 2021

- Approved, December 3, 2021

Personnel

Division of Monetary Affairs -- appointment of Mark Carlson as adviser, Discount Window and Federal Reserve Liquidity Programs.
- Approved, December 3, 2021

Reserve Bank Operations

Federal Reserve Bank of Cleveland -- appointment of Mark S. Meder as first vice president and chief operating officer.
- Approved, November 21, 2021
(A/C)

Reserve Bank Services

Federal Reserve Priced Services -- 2022 private-sector adjustment factor and fee schedules for priced services and electronic access.
- Approved, November 28, 2021
(A/C) = Addition or Correction
Bank Branches, Domestic

St. Louis
Simmons Bank, Pine Bluff, Arkansas -- to establish a branch at 655 West Illinois Avenue, Dallas, Texas.
- Approved, December 2, 2021

Dallas
Third Coast Bank SSB, Humble, Texas -- to establish a branch at 420 Broadway Street, San Antonio, Texas.
- Approved, December 3, 2021

Bank Holding Companies

Dallas
Animo Bancorp, Inc., San Antonio, Texas -- to acquire Ganado Bancshares, Inc., and thereby indirectly acquire Citizens State Bank of Ganado, both of Ganado, Texas.
- Returned, November 16, 2021
(A/C)

Dallas
First Foundation, Inc., Dallas, Texas -- waiver of application to merge with TGR Financial, Inc., and thereby indirectly acquire First Florida Integrity Bank, both of Naples, Florida, in connection with the merger of First Florida Integrity Bank with and into First Foundation Bank, Irvine, California.
- Granted, December 3, 2021

(A/C) = Addition or Correction
Bank Holding Companies

Atlanta

Florida Bancshares, Inc., Dade City, Florida -- to engage de novo in lending activities, pursuant to 12 CFR 225.28(b)(1).

- Approved, December 3, 2021

St. Louis

Friendship Bancshares, Inc., Linn, Missouri -- to acquire Bank of Saint Elizabeth, Saint Elizabeth, Missouri.

- Approved, December 2, 2021

Minneapolis

Independent Bancshares, Inc., Excelsior, Minnesota -- to acquire State Bank of Wheaton, Wheaton, Minnesota.

- Approved, December 3, 2021

Chicago

PFB Holding Company, Joliet, Illinois -- to become a bank holding company by acquiring PeopleFirst Bank, Joliet, Illinois.

- Approved, November 30, 2021

Dallas

Texas Banc Financial Corporation, Fort Worth, Texas -- to acquire Texas Bank, Brownwood, Texas.

- Approved, December 3, 2021
Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, October 29, 2021

(A/C)

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, November 18, 2021

(A/C)

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, November 29, 2021

Change in Bank Control

St. Louis

Byron B. Webb, Incorporated, Palmyra, Missouri -- the 2021 Daniella Belen Webb BBW Family Trust, Joseph L. Thomas, Trustee, the 2021 Marina Jeanette Webb BBW Family Trust, Joseph L. Thomas, Trustee, the 2021 Walter K. Coggeshall BBW Family Trust, Joseph L. Thomas, Trustee, all of Palmyra, Missouri, to acquire voting shares of Byron B. Webb, Incorporated, and thereby indirectly acquire voting shares of HOMEBANK, Palmyra, Missouri, and to join the previously approved Webb family control group.

- Withdrawn, November 30, 2021
Change in Bank Control

Chicago

Community Bancshares of Wisconsin, Inc., Grafton, Wisconsin -- the Foy 2021 Spousal Trust, Milwaukee, Wisconsin, Lori J. Foy, Cedarburg, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and the Foy Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, to join the Foy/Lukas Family Control Group, a group acting in concert, and acquire voting shares of Community Bancshares of Wisconsin, Inc., and thereby indirectly acquire voting shares of Cornerstone Community Bank, Grafton, Wisconsin.

- Permitted, December 3, 2021

St. Louis

FB Corporation, Creve Coeur, Missouri -- the JFD Class B Common Trust (EDM), Jackson, Wyoming, Ellen D. Milne, Trustee, Jackson, Wyoming, and the JFD Class B Common Trust (MJD), Creve Coeur, Missouri, Michael J. Dierberg, Trustee, St. Louis, Missouri, to acquire voting shares of FB Corporation, Creve Coeur, Missouri, the parent company of First Bank, Creve Coeur, Missouri.

- Permitted, December 1, 2021

Chicago

First Lena Corporation, Lena, Illinois -- the Dean A. Holmes General Trust, Dean Holmes as trustee, the Arlene E. Holmes General Trust, Arlene E. Holmes as trustee, and Neil Holmes, all of Lena, Illinois, Craig Holmes, Pearl City, Illinois, David Holmes, Erie, Pennsylvania, Kevin Holmes, Mesa, Arizona, and Kay Overson, San Diego, California, to become the Holmes family control group, a group acting in concert, to retain voting shares of First Lena Corporation and thereby indirectly retain voting shares of Citizens State Bank, Lena, Illinois.

- Permitted, November 29, 2021
Change in Bank Control

Minneapolis

Fishback Financial Corporation, Brookings, South Dakota -- the Barbara B. Fishback Revocable FFC Holdings Trust U/A dated 3/18/19, Barbara B. Fishback and Van D. Fishback, as co-trustees, all of Brookings, South Dakota, to join the Fishback family shareholder group, a group acting in concert, and to retain voting shares of Fishback Financial Corporation, Brookings, South Dakota, and thereby indirectly retain voting shares of First Bank & Trust, Brookings, South Dakota.

- Permitted, December 2, 2021

Kansas City

Garden Plain Bancshares, Inc., Wichita, Kansas -- Charlotte Walden, as trustee of the George D. Walden Family Trust, both of Garden Plain, Kansas, and members of the Walden Family Group, a group acting in concert, to retain voting shares of Garden Plain Bancshares, Inc. (the company), and thereby indirectly acquire voting shares of Garden Plain State Bank, Wichita, Kansas. In addition, Tyler Walden, Wichita, Kansas; Mary Conley, Savage, Minnesota; and the Kelli Walden Ventling Revocable Trust, Kelli Walden Ventling, trustee, Bluffton, South Carolina, to retain voting shares of the company and to join the Walden Family Group.

- Permitted, November 30, 2021

Minneapolis

Peoples State Holding Company, Westhope, North Dakota -- Robert Raymond Sharkey, Westhope, North Dakota, and Laura Sharkey Rowell, Windermere, Florida, individually and as a group acting in concert, to acquire voting shares of Peoples State Holding Company and thereby indirectly acquire voting shares of Peoples State Bank, Westhope, North Dakota.

- Permitted, December 2, 2021
Financial Holding Companies

Kansas City

DS Holding Company, Inc., Omaha, Nebraska -- election to become a financial holding company.
- Effective, December 2, 2021

St. Louis

FB Corporation, Creve Coeur, Missouri -- election to become a financial holding company.
- Effective, December 1, 2021

Richmond

First United Corporation, Oakland, Maryland -- election to become a financial holding company.
- Effective, December 1, 2021

International Operations

Boston

State Street Bank and Trust Company, State Street International Holdings (SSIH), both of Boston, Massachusetts, and the subsidiaries and affiliates of SSIH -- prior notice to make an investment pursuant to Regulation K.
- No Objection, November 24, 2021

(A/C)

Membership

San Francisco

Town & Country Bank, Las Vegas, Nevada -- to become a member of the Federal Reserve System.
- Approved, December 3, 2021

(A/C) = Addition or Correction
Supervision and Regulation

Director, S&R

Citigroup Inc., New York, New York -- request to use an alternative method to determine the risk-weighted asset amount for certain exposures.

- Granted, November 12, 2021
  (A/C)

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- request to use an alternative method to determine the risk-weighted asset amount for certain exposures.

- Granted, November 24, 2021
  (A/C)
**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending December 4, 2021**

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* Subject to the provisions of the Community Reinvestment Act
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.

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District: 3  
Federal Reserve Bank of Philadelphia  
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**District: 5**

**Federal Reserve Bank of Richmond**

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<tr>
<td>PEOPLES BANCSHARES, INC.</td>
<td>CIC</td>
<td>Bradley C. Davis, Charleston, South Carolina, a member of the Davis Family Group, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. In addition, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees for The Sid Davis Trust; Melissa Lenox, Charleston, South Carolina; Steve Ammann and Steven Wade Ammann, both of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger, trustee of the Margaret Steinberger Revocable Trust and Bruce Steinberger, both of Coral Gables, Florida; Audrey Davis, Magee, Mississippi; to join the Davis Family Group, a group acting in concert, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi.</td>
<td>Newspaper: 11/24/2021</td>
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Federal Register: Not available |
| BYLINE BANCORP, INC.                      | CIC         | Maria Blanca del Valle Perochena, Mexico City, Mexico; and Maria de Guadalupe del Valle Perochena, Mexico City, Mexico; to become limited partners in MBG Investors I, L.P., Ontario, Canada, thereby indirectly acquiring voting shares of Byline Bancorp, Inc. and Byline Bank, both of Chicago, Illinois.                                                                                                               | Newspaper: Not available  
Federal Register: Not available |
| COMMERCIAL FINANCIAL CORP.               | CIC         | Carrie L. Brown, Storm Lake, Iowa; Joleen M. Brown, Spirit Lake, Iowa; Timothy J. Brown CFC Revocable Trust, Timothy J. Brown, as trustee, both of Storm Lake, Iowa; John C. Brown CFC Revocable Trust, John C. Brown, as trustee, both of Spirit Lake, Iowa; John C. Brown 2020 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; Joleen M. Brown 2021 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; and CFC Control Trust, Nick Brown, as trustee, both of Storm Lake, Iowa; to become members of the Brown Family Control Group, a group acting in concert, to acquire voting shares of Commercial Financial Corp., and thereby indirectly acquire voting shares of Central Bank, both of Storm Lake, Iowa. | Newspaper: Not available  
Federal Register: 11/26/2021 |
| FIRST INTERNET BANCORP                    | * 3A3       | First Internet Bancorp, Fishers, Indiana to acquire First Century Bancorp, Roswell, Georgia and thereby indirectly acquire First Century Bank, N.A., Commerce, Georgia.                                                                                                                                                                                                                       | Newspaper: 12/29/2021  
Federal Register: Not available |

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**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending December 4, 2021**

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|                               | * 3A5       |                                                                                                                                                                                                                  |                       |
|                               | * Branch    |                                                                                                                                                                                                                  |                       |
| SPRING BANCORP, INC.          | CIC         | 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, Bloomington, 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. | Newspaper: Not available  
Federal Register: 12/13/2021 |
| TC FINANCIAL HOLDINGS, INC.   | 3A1         | TC Financial Holdings, Inc. to become a bank holding company through the acquisition of Town Center Bank, both of Frankfort, Illinois.                                                                                     | Newspaper: Not applicable  
Federal Register: Not applicable |
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**District: 8**  
**Federal Reserve Bank of St. Louis**  
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| CROSS COUNTY BANCSHARES, INC. | * 3A3       | Cross County Bancshares, Inc., Wynne, Arkansas, to acquire Central Bank, Little Rock, Arkansas. | Newspaper: 01/04/2022  
Federal Register: Not available |

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Availability of CRA Public Evaluations

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<tr>
<td>848248</td>
<td>FIDELITY BK, WEST MEMPHIS, ARKANSAS</td>
<td>08/23/2021</td>
<td>11/27/2021</td>
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<td>Int Small Bank</td>
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| FIDELITY HOLDING COMPANY      | CIC         | 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. | Newspaper: 12/26/2021  
                            | Federal Register: Not available |
| FIRST INTERSTATE BANCSYSTEM, INC. | * 18C       | First Interstate BancSystem, Inc., Billings, Montana, to merge with Great Western Bancorp, Inc., and thereby indirectly acquire Great Western Bank, both of Sioux Falls, South Dakota. Additionally, First Interstate Bank, Billings, Montana, to merge with Great Western Bank, Sioux Falls, South Dakota and, incident thereto, establish branches. | Newspaper: 11/30/2021  
                            | Federal Register: 12/15/2021 |
|                               | * 3A5       |                                                                                                                                            |                       |
|                               | * Branch    |                                                                                                                                            |                       |
| MSB BANKSHARES, INC.          | CIC         | Gene R. Mottes, Iron River, Michigan, to acquire voting shares of MSB Bankshares, Inc. and thereby indirectly acquire voting shares of The Miners State Bank, both of Iron River, Michigan. | Newspaper: Not available  
                            | Federal Register: 11/24/2021 |
| OPPORTUNITY BANK OF MONTANA   | * 18C       | Opportunity Bank of Montana, Helena, Montana, to merge with First Community Bank, Glasgow, Montana, and incident thereto, establish branches.                                                                 | Newspaper: Not available  
                            | Federal Register: Not applicable |
|                               | * Branch    |                                                                                                                                            |                       |
| PB FAMILY BANCSHARES, INC.    | * 3A1       | PB Family Bancshares, Inc., Hastings, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank Minnesota, Farmington, Minnesota, and Premier Bank Rochester, Rochester, Minnesota. | Newspaper: 12/06/2021  
                            | Federal Register: 12/13/2021 |
                            | Federal Register: Not available |

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## Filings received during the week ending December 4, 2021

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<tr>
<td>BANCFIRST CORPORATION</td>
<td>* 3A3</td>
<td>BancFirst Corporation, Oklahoma City, Oklahoma, to acquire Worthington National Bank, Arlington, Texas.</td>
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<tr>
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<td><strong>Newspaper:</strong> 12/25/2021, <strong>Federal Register:</strong> 12/31/2021</td>
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<tr>
<td>CENTRAL BANCORP, INC.</td>
<td>CIC</td>
<td>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 &amp; 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, as trustee of each and, individually, to retain and acquire voting shares; Charles Vasilius and Stephanie Vasilius, both of Denver, Colorado; Nicholas Vasilius, Kirkland, Washington; and Alexandra Pittell, 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, as trustee of each and, individually, to retain and acquire voting shares of Central; and all to join the Dwan/Vasilius Family Group.</td>
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<td></td>
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<td><strong>Newspaper:</strong> 12/14/2021, <strong>Federal Register:</strong> 12/20/2021</td>
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<tr>
<td>CHISHOLM TRAIL FINANCIAL CORPORATION</td>
<td>CIC</td>
<td>The Michael J. Klaassen Revocable Trust and Carol S. Klaassen Family Trust, Michael Klaassen trustee, all of Wichita, Kansas, to join the Klaassen Family Group, a group acting in concert, and retain voting shares of Chisholm Trail Financial Corporation, and thereby indirectly retain voting shares of Stryv Bank, both of Wichita, Kansas. Also, The Michael J. Klaassen Qualified Subchapter S Trust, Michael Klaassen trustee, both of Wichita, Kansas; Linda J. Klaassen Revocable Trust, Linda Klaassen trustee, Kourt Klaassen, Derek Ryan Klaassen, and Brent Klaassen, all of Whitewater, Kansas; Trevor J. Klaassen, Oklahoma City, Oklahoma; and Mitchell R. Klaassen, Frisco, Texas; to join the Klaassen Family Group, a group acting in concert, and acquire voting shares of Chisholm Trail Financial Corporation, and thereby indirectly acquire voting shares of Stryv Bank, both of Wichita, Kansas.</td>
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<td><strong>Newspaper:</strong> 12/10/2021, <strong>Federal Register:</strong> 12/15/2021</td>
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<td>CORNHUSKER BANK</td>
<td>* Branch</td>
<td>Cornhusker Bank, Lincoln, Nebraska, to establish a branch at 3500 Faulkner Dr., Lincoln, Nebraska.</td>
<td>Newspaper: 12/12/2021</td>
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<tr>
<td>FIRST NATIONAL UTICA COMPANY</td>
<td>CIC</td>
<td>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.</td>
<td>Newspaper: Not available</td>
</tr>
<tr>
<td>GRAND BANK</td>
<td>Member</td>
<td>Grand Bank, Tulsa, Oklahoma, to become a member of the Federal Reserve System.</td>
<td>Newspaper: Not applicable</td>
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<tr>
<td>PAULS VALLEY BANCORP, INC.</td>
<td>* 3A1</td>
<td>Pauls Valley Bancorp, Inc., to acquire Valley Bancshares, Inc., and thereby indirectly acquire The Pauls Valley National Bank, all of Pauls Valley, Oklahoma.</td>
<td>Newspaper: 12/31/2021</td>
</tr>
<tr>
<td>TRI-COUNTY COMPANY</td>
<td>CIC</td>
<td>Sally Jo Schmaderer Trust, Jon D. Schmaderer and as trustee, both of Stuart, Nebraska; and Joel M. Steinhauser Ainsworth, Nebraska; to become members of the Schmaderer Family Group, a group acting in concert, to retain voting shares of Tri-County Company, and thereby indirectly retain voting shares of The Tri-County Bank, both of Stuart, Nebraska; Nancy Jo Steinhauser, Ainsworth, Nebraska; Sue Anne Philson, Lincoln, Nebraska; and Jon D. Schmaderer, Stuart, Nebraska; to become members of the Schmaderer Family Group, to acquire additional voting shares of Tri-County Company, and indirectly acquire voting shares of The Tri-County Bank.</td>
<td>Newspaper: 12/25/2021</td>
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| RED RIVER BANCORP, INC.     | CIC         | Notice under the Change in Bank Control Act by The Morris Family Trust, Frank E. Morris, as trustee; and Frank E. Morris, individually, both of Gainesville, Texas; to become the single largest shareholder, by retaining 10 percent or more, of voting shares of Red River Bancorp, Inc., and thereby indirectly retain voting shares of First State Bank, both of Gainesville, Texas. | Newspaper: Not available  
Federal Register: Not available |
| THE ODOM AMTEX HOLDINGS TRUST | *3A1        | The Odom AmTex Holdings Trust, Orange, Texas, to become a bank holding company by acquiring Odom AmTex, LLC, Orange, Texas, and indirectly, AmTex Bancshares, Inc., Orange, Texas; Bridge City State Bank, Bridge City, Texas; Peoples State Bank, Shepherd, Texas; and Pavillion Bank, Richardson, Texas. | Newspaper: Not available  
Federal Register: Not available |
| U BANK HOLDINGS, INC.       | CIC         | The Shana Lowery De Paoli 2021 Trust (Shana Lowery De Paoli, trustee), Shana Lowery De Paoli, individually, both of Dallas, Texas, The Lane Lowery 2021 Trust (Shana Lowery De Paoli, trustee), Lane Lowery, individually, both of Huntington, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert under the Change in Bank Control Act to retain control of 25 percent or more of U Bank Holdings, Inc. (formerly Huntington Bancshares, Inc.), which controls U Bank, both of Huntington, Texas. | Newspaper: Not available  
Federal Register: 12/03/2021 |

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<td>925653</td>
<td>BANK OF TX, MIDLAND, TEXAS</td>
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| BAWAG P.S.K. BANK FUR ARBIT 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       | 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: Not available |

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