
Federal Reserve Release



H.2

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

No. 2

Week Ending January 8, 2022

Personnel

Division of Financial Stability -- appointment of Mona Elliot as senior adviser.
- Announced, January 6, 2022

Regulations and Policies

Regulation I (Federal Reserve Bank Capital Stock) -- final rule to automate non-merger-related adjustments to member banks' subscriptions to Federal Reserve Bank capital stock.
- Approved, December 22, 2021
(A/C)

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the Federal Reserve Banks for 2022.
- Announced, January 5, 2022

Savings and Loan Holding Companies

Double Bottomline Corp., Caldwell, Ohio -- commenter's request for review of the delegated approval of the application by Double Bottomline Corp. to become a savings and loan holding company by acquiring Community Savings Bancorp, Inc., and thereby indirectly acquire Community Savings, both of Caldwell, Ohio.
- Denied, January 4, 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

San Francisco

Cornerstone Community Bank, Red Bluff, California -- to establish a branch at 2727 Ventura Street, Anderson, California.

- Approved, January 6, 2022

Kansas City

Five Points Bank, Grand Island, Nebraska -- to establish a branch at 1229 Millwork Avenue, Omaha, Nebraska.

- Approved, January 5, 2022

Bank Holding Companies

Kansas City

First Bancorp of Oklahoma, Inc., Oklahoma City, Oklahoma -- to engage in lending activities and financial and investment advisory activities through its new wholly owned subsidiary, GLS National, LLC, Oklahoma City, as a result of acquiring assets of Guaranteed Lending Specialists, LLC, Tulsa, both of Oklahoma.

- Withdrawn, January 3, 2022

Atlanta

FSBH Corporation, Bradenton, Florida -- to become a bank holding company by acquiring outstanding shares of First Southern Bank, Waycross, Georgia.

- Approved, January 6, 2022

Bank Holding Companies

Dallas

The Odom AmTex Holdings Trust, Orange, Texas -- to become a bank holding company by acquiring Odom AmTex, LLC, and thereby indirectly acquire AmTex Bancshares, Inc., both of Orange; Bridge City State Bank, Bridge City; Peoples State Bank, Shepherd; and Pavillion Bank, Richardson, all of Texas.

- Approved, January 5, 2022

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, California -- to make certain public welfare investments (three requests).

- Approved, January 5, 2022

Extensions of Time

Secretary

Amalgamated Financial Corporation, New York, New York, and Workers United, Philadelphia, Pennsylvania -- commenter's request to extend the comment period on the application to acquire by merger Amalgamated Investment Company and thereby indirectly acquire Amalgamated Bank of Chicago, both of Chicago, Illinois.

- Denied, January 7, 2022

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, January 6, 2022

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, January 7, 2022

Supervision and Regulation

General Counsel

Santander Holdings USA, Inc. (Santander US), Boston, Massachusetts -- application for approval of proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Santander US's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, January 5, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending January 8, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending January 8, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FELIX SCHERZER, SCHERZER CAPITAL, LLC, AND THE SCHERZER FAMILY TRUST	CIC	Notice of Change in Control by Mr. Felix Scherzer, Scherzer Capital, LLC, and the Scherzer Family Trust (the trustee of which is Thomas Nakashian), all of New York, New York, to acquire 14.91 percent of voting shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut.	Newspaper:	01/11/2022
			Federal Register:	01/18/2022
NAVE HOLDINGS LLC	* 3A1 Member	Nave Bank, San Juan, Puerto Rico, a de novo bank, to become a member of the Federal Reserve System, and Nave Holdings LLC, also of San Juan, Puerto Rico, to become a bank holding company by acquiring one hundred percent of Nave Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	01/16/2022
			Federal Register:	01/26/2022
OAKTREE CAPITAL MANAGEMENT LP	CIC	Notice by Oaktree Opportunities Fund XI Holdings (Delaware), L.P., Oaktree Opportunities Fund Xb Holdings (Delaware), L.P., Oaktree Fund GP, LLC, Oaktree Fund GP I, L.P., Oaktree Capital I, L.P., OCM Holdings I, LLC, Oaktree Holdings, LLC, Oaktree Capital Group, LLC, Oaktree Capital Group Holdings, L.P., Oaktree Capital Group Holdings GP, LLC, Bruce Karsh and Howard Marks, all of Los Angeles, California, to acquire 10 percent or more of the shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut.	Newspaper:	01/11/2022
			Federal Register:	01/11/2022
TBB INVESTMENTS LLC	* 3A1 * 3A5	TBB Investments LLC and TBB Intermediate LLC, to become bank holding companies by acquiring 92.7 percent of the common voting shares of Berkshire Bancorp, Inc., and thereby indirectly acquiring Berkshire Bank, all of New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y. In addition, TBB Intermediate LLC, to merge with and into Berkshire Bancorp, Inc., pursuant to Section (3)(a)(5) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper:	02/08/2022
			Federal Register:	02/09/2022

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 8, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA, to establish a branch office located at 3630 Rothsville Road, Ephrata, PA, 17522.	Newspaper:	01/17/2022
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending January 8, 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		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 8, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
Lee Bankshares, Inc.	* 3A1	Lee Bankshares, Inc., Pennington Gap, Virginia, to become a bank holding company by acquiring 100% of Lee Bank and Trust Company, Pennington Gap, Virginia.	Newspaper:	01/28/2022
			Federal Register:	01/27/2022
OPTUS FINANCIAL CORPORATION	CIC	Dominik Mjartan and Georgia M. Mjartan to reach or exceed control of 25% of the voting securities of Optus Financial Corporation, Columbia, South Carolina, and thereby indirectly control Optus Bank, Columbia, South Carolina.	Newspaper:	02/01/2022
			Federal Register:	Not available

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.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 8, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB PICAYUNE BANK	* Branch	First National Bank of Picayune, Picayune, Mississippi, to establish a branch at 16230 Highway 603, Kiln, Mississippi.	Newspaper:	01/19/2022
			Federal Register:	Not applicable
GEORGIA BANKING COMPANY, INC.	* 3A5	Georgia Banking Company, Inc., Atlanta, Georgia to merge with Peoples BankTrust, Inc., and thereby indirectly acquire its subsidiary, Peoples Bank & Trust, both of Buford, Georgia.	Newspaper:	02/03/2022
			Federal Register:	02/10/2022

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 8, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BTC FINANCIAL CORPORATION	CIC	Notice by John Ruan IV, Des Moines, Iowa; James H. Windsor IV, Chicago, Illinois; and Jonathan Hale Hoak, Dallas, Texas, to join Thomas R. Schaefer, Stuart, Florida, as members of a Family Business Advisory Board and together as a group acting in concert, to retain the authority to vote 100 percent of the voting shares of BTC Financial Corporation, Des Moines, Iowa. Messrs. Ruan, Windsor, Hoak and Schaefer constitute the Family Business Advisory Board of both The Ruan Trust and The Ruan BTC Trust, both of Des Moines, Iowa, which in aggregate the trusts own 100 percent of the voting shares of BTC Financial Corporation. BTC Financial Corporation controls Bankers Trust Company, Des Moines, Iowa. John Ruan IV, Des Moines, Iowa, is the trustee of both The Ruan Trust and The Ruan BTC Trust.	Newspaper: Federal Register:	Not available Not available
HOW-WIN DEVELOPMENT CO.	CIC	JST 2020 Trust, Stephanie C. Thomson, individually and as co-trustee with CUSB Bank, all of Cresco, Iowa, to join the Thomson Family Control Group, a group acting in concert, to retain voting shares of How-Win Development Co. and thereby indirectly retain voting shares of CUSB Bank, both of Cresco, Iowa.	Newspaper: Federal Register:	Not available 01/18/2022
LIBERTY FINANCIAL SERVICES, INC.	CIC	Notice by Mark R. Peterson, as trustee to the following trusts: the First Amended and Restated Mark R. Peterson Bank Trust, the First Amended and Restated Susan P. Depass Bank Trust, the First Amended and Restated Chase R. Peterson Bank Trust, the First Amended and Restated Clair P. Peterson Bank Trust, the First Amended and Restated Cole M. Peterson Bank Trust, and the First Amended and Restated Aja M. Depass Bank Trust; and by Polly P. Peterson Trust and the Polly P. Peterson IRA, Polly P. Peterson as trustee and owner, respectively, all of Dakota Dunes, South Dakota; to join the Peterson Family Control Group, a group acting concert, to retain voting shares of Liberty Financial Services, Inc. and thereby indirectly retain voting shares of Liberty National Bank, both of Sioux City, Iowa	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 8, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
QCR HOLDINGS, INC.	* 18C	QCR Holdings, Inc., Moline, Illinois to merge with Guaranty Federal Bancshares, Inc., Springfield, Missouri. Concurrently, Springfield First Community Bank, Springfield, Missouri to merge with Guaranty Bank, Springfield, Missouri and thereby establish branches at the main office and branch locations of Guaranty Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	01/19/2021
	* 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, Springfield, Illinois, as Trustee of the Melissa L. Knoedler Spring Bancorp Irrevocable Trust to be added to the Marantz family control group to acquire voting shares of Spring Bancorp, Inc., Springfield, Illinois, and thereby acquire voting shares of Bank of Springfield, Springfield, Illinois.	Newspaper:	Not available
			Federal Register:	12/13/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 8, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 1859 Summerville Avenue, Suite 200, Charleston, South Carolina.	Newspaper:	01/13/2022
			Federal Register:	Not applicable
FIRST HORIZON BANK	PWI	First Horizon Bank, Memphis, Tennessee, request for blanket approval to make after-the-fact notice above 5 percent of capital and surplus for public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
OMNI BANK GROUP, INC.	* 3A1	Omni Bank Group, Inc., Little Rock, Arkansas, to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas.	Newspaper:	02/02/2022
			Federal Register:	02/07/2022
SOUTHERN BANCORP BANK	* Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 3917 West 12th Street, Suite 120, Little Rock, Arkansas.	Newspaper:	01/24/2022
			Federal Register:	Not applicable

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
48374	FIRST FINANCIAL BK, EL DORADO, ARKANSAS	09/06/2021	01/03/2022	S	Int Small Bank
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	09/20/2021	01/03/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 8, 2022**

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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 8, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 8, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
SANTA FE TRAIL BANC SHARES, INC.	CIC	Joe D. Butcher, a member of the Butcher Family Group, a group acting in concert, as trustee of the Joe D. Butcher Trust No. 1, both of Cimarron, Kansas; and as co-trustee of the Donna L. Butcher Trust B, Hutchinson, Kansas; to retain shares of Santa Fe Trail Banc Shares, Inc. (the Company) and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas. In addition, the Donna L. Butcher Trust B, First National Bank of Hutchinson, co-trustee, both of Hutchinson, Kansas, Joe D. Butcher, Kimberly Fairbank, co-trustees, both of Cimarron, Kansas; to join the Butcher Family Group, to retain shares of the Company and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas.	Newspaper:	Not available
			Federal Register:	01/18/2022

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 8, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANIMO BANCORP, INC.	* 3A1	Animo Bancorp, Inc., Ganado, Texas, to become a bank holding company, by acquiring 100 percent of Ganado Bancshares, Inc. and thereby indirectly acquire The Citizens State Bank of Ganado, both of Ganado, Texas.	Newspaper:	Not available
			Federal Register:	Not available
SHELBY BANCSHARES, INC.	CIC	Retroactive Notice under the Change in Bank Control Act ("CIBCA") filed by Brittany Broke Lane ("Notificant"), Jonestown, Texas, to retain 10 percent or more of voting shares of Shelby Bancshares, Inc. ("Company") and indirectly retain voting shares of Shelby Savings Bank, SSB ("Bank"), both of Center, Texas and thereby to join the Campbell Family Control Group, a group acting in concert, cleared under the Change in Bank Control Act on November 14, 2019.	Newspaper:	01/05/2022
			Federal Register:	01/05/2022
TEXAS REGIONAL BANK	* 18C * Branch	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger AccessBank, Denton, Texas, and to establish the offices of AccessBank as branches of Texas Regional Bank	Newspaper:	Not available
			Federal Register:	Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Harlingen, Texas, to acquire by merger Access Bancorp, Inc., and indirectly AccessBank, both of Denton, Texas	Newspaper:	Not available
			Federal Register:	01/24/2022
THIRD COAST BANK, SSB	* Branch	Application by Third Coast Bank, SSB, Humble, Texas to establish a branch located at 1400 West 7th Street, Fort Worth, Texas 76102	Newspaper:	01/10/2022
			Federal Register:	Not applicable
UNITED TEXAS BANK	* Branch	United Texas Bank, Dallas, Texas, to establish a branch at 10803 Preston Road, Dallas, Texas 75230	Newspaper:	Not available
			Federal Register:	Not applicable
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	CIC	Joseph V. Gillen, Spicewood, Texas, individually and as co-trustee of the Woodforest Financial Group Employee Stock Ownership Plan (with 401k Provisions) (As Amended and Restated Effective January 1, 2016), The Woodlands, Texas, and as Co-Trustee of the Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, to retain voting shares of Woodforest Financial Group, Inc., and thereby indirectly Woodforest National Bank, both of The Woodlands, Texas	Newspaper:	Not available
			Federal Register:	01/18/2022

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- 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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 8, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGUAM HOLDING COMPANY	CIC	Joaquin P.L.G. Cook, Chalan Pago-Ordot, Guam, as trustee of the Voting Trust Agreement of BankGuam Holding Company ("VTA"), to acquire voting shares of BankGuam Holding Company, Hagatna, Guam, and join the VTA and its members (Martin D. Leon Guerrero, Martin Perez Leon Guerrero, William D. Leon Guerrero, and Zita T. Leon Guerrero, all of Hagatna, Guam; John S. San Agustin, San Francisco, California; Patricia P. Ada, Tamuning, Guam; the Jesus S. Leon Guerrero Family Trust (Eugenia A. Leon Guerrero, as trustee), both of Hagatna, Guam; Lourdes A. Leon Guerrero, Hagatna, Guam; the Felino B. Amistad and Fulgencia R. Amistad Trust (Felino A. Amistad, as trustee) Ada's Trust & Investments (Pedro Perez Ada, Patricia Ann Perez Ada, and Teresa A. John, as co-executors) Ada's Family Trust (Pedro Perez Ada, Patricia Ann Perez Ada, and Teresa A. John, as trustees); the John Family Living Trust (David James John and Teresa Ada John, as co-trustees), all of Hagatna, Guam; Pedro Perez Ada, Hagatna, Guam; Carla Perez Ada, Sausalito, California; Frances Perez Ada Purviance, El Dorado Hills, California; Maria Ada Bonnie, Minneapolis, Minnesota; the Luis and Cynthia Camacho Living Trust (Cynthia Camacho, as trustee), both of Hagatna, Guam; the Ralph Guerrero Sablan and MaryAnne Gutierrez Sablan Living Trust (Mark J. Sablan, Hagatna, Guam, individually and with Ralph Gregory Sablan, Agana Heights, Guam, individually and as co-trustees), both of Sinajana, Guam; Vincent Leon Guerrero, Mangilao, Guam; Dominica LG Aguon, Hagatna, Guam; Agnes Leon Guerrero Winters and Tyler Reece Leon Guerrero Winters, both of Camarillo, California; Michael S. Wu, Locust, New Jersey; James Wu, Shaker Heights, Ohio; Joe T. San Agustin, Dededo, Guam; Rebecca S. Mann, Columbia, South Carolina; and Michelle M. Sablan, Santa Cruz, California), a group acting in concert, to retain voting shares of BankGuam Holding Company and thereby indirectly retain voting shares of Bank of Guam, both of Hagatna, Guam.	Newspaper:	01/06/2021
			Federal Register:	01/27/2022

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 8, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAWAG P.S.K. BANK FUR ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT	FBSEA	BAWAG P.S.K. Bank Fur Arbeit und Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 10(a) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COLUMBIA BANKING SYSTEM, INC.	* 3A3	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
	* 3A5		Federal Register:	01/07/2022
EAST WEST BANK	PWI	East West Bank, Pasadena, California, to make a public welfare investment of \$9.15 million in the Community Development and Affordable Housing Fund II, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Forest Holdings LLC	* 3A1	Forest Holdings LLC to become a bank holding company by acquiring West Valley National Bank, both of Goodyear, Arizona.	Newspaper:	Not available
			Federal Register:	Not available
MNB HOLDINGS CORPORATION	CIC	Medina 2021 MNBH Trust, Burlingame, California, and Alma Vivar, Daly City, California, as Trustee, to acquire voting shares of MNB Holdings Corporation, and thereby indirectly acquire voting shares of Mission National Bank, both of San Francisco, California.	Newspaper:	Not available
			Federal Register:	01/14/2022
PBCO FINANCIAL CORPORATION	* 3A1	PBCO Financial Corporation to become a bank holding company by acquiring People's Bank of Commerce, both of Medford, Oregon.	Newspaper:	Not available
			Federal Register:	02/03/2022
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$36.0 million in Raymond James California Housing Opportunities Fund 11 L.L.C.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, to establish a branch office at 4445 N. Campbell Avenue, Tucson Arizona.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act