Federal Reserve Release

H.2

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

No. 32

Week Ending August 6, 2022

Board of Governors of the Federal Reserve System, Washington, DC 20551
Advisory Councils

Insurance Policy Advisory Committee -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the committee.
- Announced, August 1, 2022

Regulations and Policies

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.
- Approved, July 18, 2022

(S/C)

Supervision and Regulation

Stress Tests -- (1) affirming the stress capital buffer requirements for Bank of America Corporation and Huntington Bancshares Incorporated, in response to their requests for reconsideration, and (2) directing staff to explore possible refinements to its models to inform continuing improvements in the stress testing methodology.
- Approved, August 3, 2022
Bank Branches, Domestic

Dallas

The Bank & Trust, SSB, Del Rio, Texas -- to establish a branch at 520 Thompson Drive, Kerrville, Texas.

- Approved, August 3, 2022

San Francisco

Mission Bank, Bakersfield, California -- to establish a branch at 5415 Avenida de Las Robles, Visalia, California.

- Approved, August 4, 2022

Secretary

Synovus Bank, Columbus, Georgia -- to establish branches at 6801 Flat Rock Road, Columbus, Georgia, and 304 20th Street South and 205 20th Street North, both of Birmingham, Alabama.

- Approved, August 1, 2022

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish branches at 10801 Tony Drive, Lutherville-Timonium, Maryland, and 51 Dutilh Road, Cranberry Township, Pennsylvania (two applications).

- Approved, August 4, 2022

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to establish a branch at 450 B Street, San Diego, California.

- Approved, August 3, 2022

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

Richmond

Burke & Herbert Financial Services Corp., Alexandria, Virginia -- to become a bank holding company by acquiring Burke and Herbert Bank and Trust Company, Alexandria, Virginia.

- Approved, August 4, 2022

Kansas City

Gateway First Bancorp, Inc., Jenks, Oklahoma -- to engage de novo in extending credit and servicing loans.

- Approved, August 1, 2022

Banks, State Member

Secretary

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, August 4, 2022

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, August 3, 2022

Change in Bank Control

Richmond

Blue Ridge Bankshares, Inc., Charlottesville, Virginia -- Richard T. Spurzem, Charlottesville, Virginia; to acquire additional voting shares of Blue Ridge Bankshares, Inc., and thereby indirectly acquire Blue Ridge Bank, National Association, Martinsville, Virginia.

- Permitted, August 5, 2022
Change in Bank Control

Kansas City

Midland Financial Co., and MidFirst Bank, both of Oklahoma City, Oklahoma -- Scott Smith, New York, New York, to become trustee or co-trustee of the G. Jeffrey Records Jr. 2008 GST Exempt Family Trust, the G. Jeffrey Records, Jr. 2003 Family Trust (GJR), the G. Jeffrey Records, Jr. 2004 Family Trust (KRR), and the G. Jeffrey Records, Jr. 2004 Family Trust (MER), and the George and Nancy Records 1990 Irrevocable Trust, all of Oklahoma City, Oklahoma, and thereby indirectly acquire voting shares of Midland Financial Co., and MidFirst Bank.

- Permitted, August 3, 2022

Kansas City

Midland Financial Co., and MidFirst Bank, both of Oklahoma City, Oklahoma -- Todd Dobson to become trustee or co-trustee of the Kathryn R. Ryan 2007 GST Exempt Family Trust, the Ryan Family Security Trust, the Martha E. Records 2009 GST Exempt Family Trust, and the Martha Records Family 1997 GST Exempt Trust, all of Oklahoma City, Oklahoma, and thereby indirectly acquire voting shares of Midland Financial Co., and MidFirst Bank.

- Permitted, August 3, 2022

New York

Patriot National Bancorp, Inc., Stamford, Connecticut -- 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 voting shares of Patriot National Bancorp, Inc.

- Withdrawn, August 2, 2022
Extensions of Time

Atlanta

FSBH Corporation, Bradenton, Florida -- extension to April 6, 2022, to become a bank holding company by acquiring First Southern Bank, Waycross, Georgia.

- Granted, August 4, 2022

Financial Holding Companies

Cleveland

Enterprise Financial Services Group, Inc.; Seed Money Limited Partnership; and Enterprise Employee Stock Ownership Plan, all of Allison Park, Pennsylvania -- election to become financial holding companies.

- Effective, August 3, 2022

Supervision and Regulation

Director, S&R

National Agricultural Cooperative Federation, Seoul, Republic of Korea -- to comply, through its subsidiary foreign bank, with the capital stress testing and risk committee requirements and related reporting requirements on the FR Y-7 report.

- Granted, July 26, 2022

(A/C)
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| BANKNEWPORT       | * Branch    | BankNewport, Newport, Rhode Island, submitted a notice to open a branch office located at 1 Wake Robin Road, Lincoln, Rhode Island. | Newspaper: Not available  
Federal Register: Not applicable |
| SOUTH SHORE BANK  | * Branch    | Application by South Shore Bank, Weymouth, Massachusetts, for approval to establish a branch office at 283 Columbia Road, Hanover, Massachusetts, pursuant to Section 208.6 of Regulation H. | Newspaper: 08/16/2022  
Federal Register: Not applicable |

* 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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| BANCO DE RESERVAS DE LA REPUBLICA DOMINICANA | FBSEA       | Banco de Reservas de la Republica Dominicana, Santo Domingo, Dominican Republic, to establish representative offices in New York, New York, and Miami, Florida, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1)(i)(A) of Regulation K. | Newspaper: Not available  
Federal Register: Not applicable |
| GOLDMAN SACHS BANK USA                     | PWI         | Goldman Sachs Bank USA, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.                                                                 | Newspaper: Not applicable  
Federal Register: Not applicable |
| GOLDMAN SACHS BANK USA                     | PWI         | Goldman Sachs Bank USA, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.                                                                 | Newspaper: Not applicable  
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| ASIAN BANK    | * Branch    | Asian Bank, Philadelphia, PA, to establish a branch office located at 934 E Passyunk Avenue, Philadelphia, PA. | Newspaper: Not available
|               |             |                                                                               | Federal Register: Not applicable |

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District: 4  
Federal Reserve Bank of Cleveland  
Filings received during the week ending August 6, 2022

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<td>bank of the james</td>
<td>* Branch</td>
<td>Bank of The James, Lynchburg, Virginia, to establish a branch at 4105 Boonsboro Road, Lynchburg, Virginia.</td>
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<tr>
<td>A3 CENTURION LLC</td>
<td>* 3A1</td>
<td>A3 Centurion LLC, Miami, Florida, to become a bank holding company by acquiring outstanding shares of OUR Community Bank, Hialeah, Florida.</td>
<td>Newspaper: 08/31/2022</td>
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<td>Federal Register: 09/09/2022</td>
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| FIRST IOWA STATE BANK                     | * 18C       | First Iowa State Bank, Albia, Iowa to merge with First Iowa State Bank, Keosauqua, Iowa pursuant to section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, First Iowa State Bank, Albia, Iowa will establish branches located at 714 1st Street, Keosauqua, Iowa; 102 Division Street, Cantril, Iowa; and 110 North Washington Street, Bloomfield, Iowa. | Newspaper: Not available  
Federal Register: Not applicable |
| FVSB Mutual Bancorp, MHC                  | * 3A1       | FVSB Mutual Bancorp, MHC, Fond du Lac, Wisconsin, to become mutual bank holding company and FVSB Bancorp, Inc., Fond du Lac, Wisconsin, proposes to become a mid tier stock bank holding company, all in connection with Fox Valley Savings Bank, Fond du Lac, Wisconsin proposals to convert from a mutual to stock savings bank. | Newspaper: Not available  
Federal Register: Not available |
| HOOSIER HEARTLAND STATE BANCORP ESOP AND SAVINGS PLAN | * 3A1       | Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, Crawfordsville, Indiana to become a bank holding company by acquiring Hoosier Heartland State Bancorp and thereby indirectly acquiring Hoosier Heartland State Bank, both of Crawfordsville, Indiana. | Newspaper: Not available  
Federal Register: 08/25/2022 |
| Scenic Community Bancshares Corporation   | * 3A1       | Scenic Community Bancshares Corporation, Iowa Falls, Iowa to become a bank holding company by acquiring Iowa Falls State Bank, Iowa Falls, Iowa. | Newspaper: Not available  
Federal Register: Not available |
| TERRE HAUTE SAVINGS MHC, INC.             | * 3A3       | Terre Haute Savings MHC, Inc., Terre Haute, Indiana, to acquire First Savings Bank, Danville, Illinois; and merge into The Hometown Savings Bank, Terre Haute, Indiana, with The Hometown Savings Bank as the resulting institution. | Newspaper: Not available  
Federal Register: 08/18/2022 |

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<td>08/05/2022</td>
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<td>MID-MO BANC SHARES, INC.</td>
<td>CIC</td>
<td>Notice by The Kurt A. Schubert Heritage Trust dated February 7, 2022, and Kurt A. Schubert, trustee, both of Jefferson City, Missouri, to acquire control of Mid-MO Bancshares, Inc., Auxvasse, Missouri, the parent company of United Security Bank, Fulton, Missouri.</td>
<td>Newspaper: 08/20/2022</td>
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| BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST | * 3A3       | Bank Forward Employee Stock Ownership Plan and Trust to acquire 40.29% of the voting shares of Security State Bank Holding Company and thereby indirectly acquire voting shares of Bank Forward, all of Fargo, North Dakota.  | Newspaper: 08/26/2022  
Federal Register: 09/06/2022 |
| HERITAGE BANCSHARES GROUP INC. EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST | * 3A3       | Heritage Bancshares Group Inc. Employee Stock Ownership Plan and Trust to acquire 38.34 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquiring voting shares of Heritage Bank, N.A., all of Spicer, Minnesota. | Newspaper: 08/15/2022  
Federal Register: 09/01/2022 |
| LUMINATE CAPITAL CORPORATION              | * 3A1       | Luminate Capital Corp. to become a bank holding company by acquiring Luminat Bank, both of Minnetonka, Minnesota.                                                                                           | Newspaper: 08/15/2022  
Federal Register: Not available |

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

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| AMERICAN STATE BANK                  | * Branch    | American State Bank, Arp, Texas to establish a branch 500 Dallas Street, Plainview, Texas 79072 | Newspaper: Not available  
Federal Register: Not applicable |
| BMC BANCSHARES, INC.                 | 4c8         | BMC Bancshares, Inc., Dallas, Texas, engaged de novo in listed activities permitted by 12 C.F.R. 225.28(b)(3) of Regulation Y, namely leasing of personal property to third parties, through its wholly owned subsidiary Silver Diamond, LLC. | Newspaper: Not applicable  
Federal Register: 08/16/2022 |
| FROST BANK                          | * Branch    | Frost Bank, San Antonio, Texas, to establish a branch at 3092 Horizon, Rockwall, Texas 75032. | Newspaper: 08/17/2022  
Federal Register: Not applicable |
| GLOBAL ONE BANCSHARES, INC.          | * 3A1       | Global One Bancshares, Inc., Carrollton, Texas to become a bank holding company through the acquisition of Chappell Hill Bank, Chappell Hill, Texas | Newspaper: Not available  
Federal Register: 08/11/2022 |
| ORIGIN BANK                          | * Branch    | Origin Bank, Choudrant, Louisiana, to establish a branch at 1110 East Southlake Blvd, Southlake, Texas 76092. | Newspaper: Not available  
Federal Register: Not applicable |

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 6, 2022

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

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