FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 11 Week ending March 18, 2023

Board Actions

Other Actions

Banking and Financial Markets Matters—(1) systemic risk exceptions and (2) Bank Term Funding Program.

Approved: March 12, 2023

Actions Under Delegated Authority

Bank Holding Companies

Chicago

Waterman Acquisition Group, LLC, Wilmette, Illinois—waiver of application to acquire Montgomery Bancshares, Inc., and thereby indirectly acquire Bank of Montgomery, both of Montgomery, Illinois.
Granted: March 16, 2023

St. Louis

MO/ARK Bancshares, Inc., Hollister, Missouri—to become a bank holding company by acquiring Stone Bancshares, Inc., and thereby indirectly acquiring Stone Bank, both of Mountain View, Arkansas.
Approved: March 17, 2023

Change in Bank Control

New York

Evans Bancorp, Inc., Angola, New York—PL Capital, LLC; Goodbody/PL Capital, LLC; Financial Edge Fund, L.P.; Financial Edge-Strategic Fund, L.P.; PL Capital/Focused Fund, L.P.; Goodbody/PL Capital, L.P.; PL Capital Advisors, LLC; and John W. Palmer and Richard J. Lashley, as principals and managing members of PL Capital Advisors, LLC, PL Capital, LLC, and Goodbody/PL Capital LLC, all of Naples, Florida; as a group acting in concert, to acquire additional voting shares of Evans Bancorp, Inc., and thereby indirectly acquire additional voting shares of Evans Bank, N.A., Angola, New York.
Permitted: March 16, 2023

St. Louis

Prime Banc Corp., Effingham, Illinois—KJ Jansen, LP, and Robert G. Willenborg, individually and as general partner of KJ Jansen, LP, both of Effingham, Illinois; as a group acting in concert, to acquire voting shares of Prime Banc Corp., and thereby indirectly acquire voting shares of Dieterich Bank, Effingham, Illinois.
Permitted: March 17, 2023

Extensions of Time

St. Louis

Armor Bank, Forrest City, Arkansas—extension to November 13, 2023, to establish a branch at 1100 South 52nd Street, Rogers, Arkansas.
Granted: March 13, 2023

Farmers Bank & Trust Company, Magnolia, Arkansas—extension to June 15, 2023, to establish a branch at 3000 Lamar Avenue, Paris, Texas.
Granted: March 15, 2023

First Western Bank, Booneville, Arkansas—extension to May 3, 2023, to establish a branch at 3914 Massard Road, Fort Smith, Arkansas.
Granted: March 16, 2023

Financial Holding Companies

St. Louis

Newburg Insurance Agency, Inc., Rolla, Missouri—election to become a financial holding company.
Effective: March 13, 2023

Membership

St. Louis

Chambers Bank, Danville, Arkansas—to become a member of the Federal Reserve System.
Approved: March 14, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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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:

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
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 2

Federal Reserve Bank of New York

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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 March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 3

Federal Reserve Bank of Philadelphia

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MCCREARY BANCSHARES INC.	Change in Bank Control	Interagency Notice of Change in Bank Control filed by David R. Ross, Whitley City, Kentucky, Edna K. Ross, Whitley City, Kentucky, and Donna R. Ross, Whitley City, Kentucky; to join the Ross Family group and acting in concert to acquire and/or retain 25 percent or more of the outstanding shares and control of McCreary Bancshares, Inc., Whitley City, Kentucky, thereby indirectly acquiring control of United Cumberland Bank, Whitley City, Kentucky.	Newspaper: Federal Register:	03/29/2023 Not available

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District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
BAY-VANGUARD, MHC	Other BHC Filing * 3A5	BV Financial, Inc., Sparrows Point, Maryland, to merge with Bay-Vanguard, M.H.C., Inc., Sparrows Point, Maryland, in connection with the proposed conversion of Bay-Vanguard, M.H.C., Inc. from the mutual to stock form of ownership. BV Financial, Inc. would remain the parent company of BayVanguard Bank, Sparrows Point, Maryland.	Newspaper: 04/14/2023 Federal Register: 04/21/2023
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Greenville, South Carolina, to acquire First Miami Bancorp, Inc., South Miami, Florida, and thereby indirectly acquire First National Bank of South Miami, Miami, Florida, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper: 04/21/2023 Federal Register: 04/24/2023

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District: 5

Federal Reserve Bank of Richmond

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
P B BANCSHARES, INC.	Change in Bank Control	Melessa Gail Ruth, Savannah, Tennessee, as a Trustee of the PB Bancshares Inc. ESOP, Clifton, Tennessee, to retain control of voting shares of P B Bancshares, Inc., Clifton, Tennessee, and thereby indirectly retain voting shares of People Bank, Clifton, Tennessee.	Newspaper: Federal Register:	04/05/2023 Not available

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District: 6

Federal Reserve Bank of Atlanta

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEDFORD BANCORP, INC.	Change in Bank Control	Notice by James Edwin Larkin, Lawrence, Kansas, to acquire shares of Bedford Bancorp, Inc., Bedford, Iowa, and thereby indirectly acquire voting shares of State Savings Bank, Creston, Iowa.	Newspaper: Federal Register:	Not available Not available
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Lisa Elsenbast, Minneapolis, Minnesota, individually and together as a co-trustee with Annette Sarazine-Jensen, Omaha, Nebraska, Monica Anderegg, Edina, Minnesota, and Julia T. Sarazine, Chicago, Illinois of the Charles L. Sarazine 2022 Trust Agreement and the four together on behalf of Maryanna Sarazine, Algona, Iowa, to join the Spies/Sarazine Family Control Group, to retain voting shares of Emmetsburg Bank Shares, Inc. and indirectly control Iowa Trust & Savings Bank, both of Emmetsburg, Iowa.	Newspaper: Federal Register:	Not available 03/21/2023
GARRETT BANCSHARES, LTD.	Change in Bank Control	Notice by Neal D. Logan, West Des Moines, Iowa to acquire voting shares of Garrett Bancshares, LTD and thereby indirectly acquire voting shares of Success Bank, both of Bloomfield, Iowa.	Newspaper: Federal Register:	Not available 04/03/2023
SAC CITY LIMITED	Change in Bank Control	Notice by Dierk Halverson, Coon Rapids, Iowa, John Chrystal, Aspen, Colorado, and Steven Spotts, Sac City, Iowa to retain and to acquire voting shares; and together with Timothy O. Lee, Coon Rapids, Iowa, who was previously approved, to form a group acting in concert to control Sac City Limited and thereby indirectly control Iowa State Bank both of Sac City, Iowa.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
WATERMAN ACQUISITION GROUP, LLC	Waiver	Waterman Acquisition Group, LLC, Wilmette, Illinois, requests a waiver from filing a section 3 application pursuant to section 225.12(d)(2) of Regulation Y, to acquire Montgomery Bancshares, Inc., and thereby indirectly acquire Bank of Montgomery, both of Montgomery, Illinois.	Newspaper: Not applicable Federal Register: Not applicable

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District: 7

Federal Reserve Bank of Chicago

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKOKOLONA	* 18C * Branch (Domestic)	BankOkolona, Okolona, Mississippi, to purchase certain assets and assume certain liabilities of First Federal Savings and Loan Association, Aberdeen, Mississippi, and to retain the acquired facility as a branch office	Newspaper: Federal Register:	04/19/2023 Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	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 March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
BERESFORD BANCORPORATION, INC.	Change in Bank Control	Sally A Farrar, Arkansaw, Wisconsin; Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First Savings Bank, Beresford, South Dakota, respectively, as part of a group acting in concert that controls Beresford Bancorporation, Inc. and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
BERESFORD BANCORPORATION, INC.	Change in Bank Control	Sally A Farrar, Arkansaw, Wisconsin; Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First Savings Bank, Beresford, South Dakota, respectively, as part of a group acting in concert that controls Beresford Bancorporation, Inc. and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITOL BANCORPORATION, INC.	Change in Bank Control	Sally A Farrar, Arkansaw; Wisconsin, Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First National Bank, Ft. Pierre, South Dakota, respectively, as part of a group acting in concert that controls Capitol Bancorporation, Inc., and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Not available Federal Register: Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITOL BANCORPORATION, INC.	Change in Bank Control	Sally A Farrar, Arkansaw; Wisconsin, Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First National Bank, Ft. Pierre, South Dakota, respectively, as part of a group acting in concert that controls Capitol Bancorporation, Inc., and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Not available Federal Register: Not available

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District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN BANCORPORATION, INC.	Change in Bank Control Change in Bank Control	Caroline Berry as Trustee of the Guy Leonard Berry Living Trust and The Caroline Celen Berry Revocable Trust (all of Sapulpa, Oklahoma), to retain voting shares and thereby control of American Bancorporation, Inc., Sapulpa, Oklahoma (the Company) and to join the Berry Family Group, a group acting in concert, which controls 25 percent or more of the voting shares and thereby control of the Company. The Company owns and controls American Heritage Bank, Sapulpa, Oklahoma. In addition, The Caroline Celen Berry Revocable Trust and the Elizabeth Berry Thompson Revocable Trust, Elizabeth Thompson as Trustee (both of Sapulpa, Oklahoma) to acquire voting shares and join the family group. Furthermore, the James Arthur Dilley, Jr. 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Jarret Blake Dilley 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Jennifer Berry Dilley and James A. Dilley (Sapulpa, Oklahoma) co-trustees of both; and the Brooklyn Bass Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Hannah D. Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Kaylee Doiron Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and William L. Berry Jr. and Stacey Berry (Sapulpa, Oklahoma) co-trustees of all three to retain voting shares and to join the Berry Family Group. The Guy Leonard Berry Living Trust, Elizabeth Berry Thompson, William L. Berry Jr., James A. Dilley, and Jennifer Berry Dilley have previously been approved as members of the Berry	Newspaper: Not available Federal Register: 03/30/2023

* Subject to the provisions of the Community Reinvestment Act

Filer	Filing Type	Filing Proposal	End of Comment Period
		Family Group.	

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
CCB FINANCIAL CORPORATION	Change in Bank Control	Mary Elizabeth Thompson O'Connor; Kathleen Thompson Brown; Byron Gregory Thompson, Jr.; Mark Thompson; Paul Thompson; Timothy Thompson; Brian Christopher Thompson; Anne Thompson Eckels; and Michael Scott Thompson; to retain voting shares of CCB Financial Corporation, and thereby indirectly acquire voting shares of Country Club Bank, both of Kansas City, Missouri; and to form the Child Majority Group, a group acting in concert, which directs the vote of previously approved family trusts; and the BGT Descendants' Majority Group, a group acting in concert, both of which are subgroups of the existing Thompson Control Group, a group acting in concert. In addition, nine B&J Thompson Trust F/B/O each of the nine children named above, Country Club Bank, trustee, and the BGT Descendants' Majority Group; to retain CCB shares and join the Thompson Control Group. In addition, six Brian Christopher Thompson Descendants' Trust F/B/O Brian Christopher Thompson, Jr, Jane O'Neil Thompson, Madison Thompson, John Thompson, and Mason Thompson; Country Club Bank, trustee; the BGT Descendants’ Majority Group; and each of the six children as descendants of Brian Thompson; to acquire shares of CCB and join the Thompson Control Group. Finally, John Joseph O'Connor IV; Tara O'Connor Andris; Madeleie M. O'Connor Rau; Amy O'Connor Loup; Byron Gregory Thompson III; Kelsey Thompson Chun; Molly Thompson	Newspaper: Not available Federal Register: 03/27/2023

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
		Argersinger; Theresa Thompson; Peter Thompson; Charles Thompson; Grace Thompson; Adelaide Thompson; Mark Thompson Jr.; William Thompson; Margaret Thompson; August Thompson; Mary Jeanne Thompson; Timothy Thompson, Jr.; Andrew Thompson; Catherine Thompson; Elizabeth Thompson; John Eckels; Thomas Eckels; Jeanne Eckels; William Eckels; Molly Eckels; Michael Thompson; Jr. Daniel Thompson; Margaret Thompson; and Ryan Thompson; to acquire shares of CCB and to join the Thompson Control Group.	

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District: 10

Federal Reserve Bank of Kansas City

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	04/11/2022	01/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas to acquire The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.	Newspaper: Federal Register:	Not available 04/10/2023
FIRST STATE BANK	* Branch (Domestic)	First State Bank, Gainesville, Texas, to establish a branch located at 719 North New Road, Waco, Texas 76710	Newspaper: Federal Register:	03/26/2023 Not applicable
FIRST STATE BANK OF LIVINGSTON	* 18C	First State Bank of Livingston, Livingston, Texas, to merge with First National Bank, Jasper, Texas, and thereby establish a branch at the locations of First National Bank.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 3970 FM 2181, Hickory Creek, Texas 75065.	Newspaper: Federal Register:	03/30/2023 Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 1155 NE Loop 410, San Antonio, Texas 78209.	Newspaper: Federal Register:	03/30/2023 Not applicable
JEFFERSON BANCSHARES, INC.	Change in Bank Control	A. J. Lewis, Jr. Article 4 Portion A GST Exempt Trust FBO A. J. Lewis III; A. J. Lewis III, trustee; A. J. Lewis, Jr. Article 4 Portion A GST Exempt Trust FBO Steve C. Lewis; Steve C. Lewis, trustee; A. J. Lewis, Jr. Article 4 Portion A GST Exempt Trust FBO Laurie L. Saunders; Laurie L. Saunders, trustee; all of San Antonio, Texas; to join the Lewis Family Control Group, a group acting in concert, to retain voting shares of Jefferson Bancshares, Inc., and thereby indirectly retain voting shares of Jefferson Bank, both of San Antonio, Texas.	Newspaper: Federal Register:	04/02/2023 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act