
Federal Reserve Release



H.2

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

No. 36

Week Ending September 6, 2014

Forms

Forms -- final Board review to implement the Policy Impact Survey (FR 3075).
- Approved, September 3, 2014

Monetary and Financial Policy

Term Deposit Facility (TDF) -- proposed TDF testing of an early withdrawal feature, and increase in the maximum award amount not to exceed \$20 billion.
- Approved, August 18, 2014
(A/C)

Regulations and Policies

Community Reinvestment Act -- publication for comment of new and revised interagency questions and answers regarding community reinvestment.
- Approved, September 3, 2014

Regulation WW (Liquidity Risk Measurement Standards) -- final interagency rule implementing a quantitative liquidity requirement for large and internationally active banking organizations.
- Approved, September 3, 2014

Regulatory Capital Rules -- final interagency rule modifying the denominator calculation for the supplementary leverage ratio for large, interconnected U.S. banking organizations.
- Approved, September 3, 2014

Swap Margin Requirements -- publication for comment of proposed interagency rule to establish minimum margin and capital requirements for swap dealers and major swap participants on swaps that are not centrally cleared, in accordance with the Dodd-Frank Act.
- Approved, September 3, 2014

Enforcement

Guaranty Development Company, Livingston, Montana, and American Bank, Bozeman -- written agreement issued August 3, 2010, terminated September 2, 2014.
- Announced, September 4, 2014

Ridgestone Financial Services, Inc., Brookfield, Wisconsin -- written agreement issued November 29, 2010, terminated August 27, 2014.
- Announced, September 2, 2014

Robertson Holding Company, L.P., Harrogate, Tennessee; Unified Shares, LLC; Commercial Bancgroup, Inc.; and Commercial Bank -- written agreement issued June 8, 2012, terminated August 26, 2014.
- Announced, September 2, 2014

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Dallas

Community Trust Bank, Choudrant, Louisiana -- to establish a branch at 500 Throckmorton Street, Fort Worth, Texas.

- Approved, September 5, 2014

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to establish a branch at 99 Waukegan Road, Glenview.

- Approved, September 3, 2014

Chicago

Wintrust Bank, Chicago, Illinois -- to establish a branch at 231 South LaSalle Street, Chicago.

- Approved, September 4, 2014

Bank Holding Companies

Minneapolis

Eagle Bancorp Montana, Inc., Helena, Montana -- (1) to become a bank holding company by acquiring Opportunity Bank of Montana, Helena; (2) for Opportunity Bank to merge with Eagle Bancorp Montana's subsidiary, American Federal Savings Bank, Helena, and thereby establish branches; and (3) for Opportunity Bank to become a member of the Federal Reserve System.

- Approved, September 4, 2014

Bank Holding Companies

St. Louis

Farmers Bancshares, Inc., Hardinsburg, Kentucky -- to engage in lending activities through the purchase of loans from its subsidiary banks, The Farmers Bank, Hardinsburg, and Leitchfield Deposit Bank & Trust Company, Leitchfield.

- Approved, September 5, 2014

Richmond

First Capital Bancshares, Inc., Bennettsville, South Carolina -- to become a bank holding company on the conversion of its subsidiary, First Capital Bank, Bennettsville, from a federal savings bank to a state-chartered bank.

- Returned, September 2, 2014

Philadelphia

National Penn Bancshares, Inc., Allentown, Pennsylvania -- to acquire TF Financial Corporation, Newtown, a savings and loan holding company, in connection with the merger of their subsidiaries, 3rd Fed Bank and National Penn Bank, Allentown.

- Approved, September 4, 2014

Banks, Nonmember, and Miscellaneous Institutions

Secretary

Crown Bank, Elizabeth, New Jersey -- location determination of master account at the Federal Reserve Bank of Philadelphia.

- Withdrawn, August 28, 2014

(A/C)

St. Louis

ServiceMaster Acceptance Company, LP, Memphis, Tennessee -- termination of registration under Regulation U.

- Approved, September 2, 2014

Change in Bank Control

Kansas City

First of Grandfield Corporation, Grandfield, Oklahoma -- change in bank control of First of Grandfield Corporation and its subsidiary, First State Bank, Grandfield.

- Permitted, September 3, 2014

Chicago

Hometown Bancorp, Ltd., Fond Du Lac, Wisconsin -- change in bank control of Hometown Bancorp, Ltd., and its subsidiary, Hometown Bank, Fond du Lac.

- Permitted, September 5, 2014

San Francisco

Pacific City Financial Corporation, Los Angeles, California -- change in bank control of Pacific City Financial Corporation and its subsidiary, Pacific City Bank, Los Angeles.

- Permitted, September 5, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 6, 2014

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
816304	MARBLEHEAD BK, MARBLEHEAD, MASSACHUSETTS	04/28/2014	08/24/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period		
CIT GROUP INC.	* 3A3	CIT Group Inc., Livingston, New Jersey, and its direct, wholly-owned subsidiary, Carbon Merger Sub LLC, New York, New York, to acquire 100 percent of the stock of IMB HoldCo LLC, and indirectly acquire OneWest Bank, N.A., both of Pasadena, California, pursuant to Sections 3(a)(1), (2), (3) and (5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available	
	* 3A2		Federal Register:	09/24/2014	
	* 3A1				
	* 3A5				

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENEFICIAL SAVINGS BANK, MHC	* MHC Conversion * 3A1 * 4c8	Beneficial Savings Bank MHC, Philadelphia, PA, and Beneficial Mutual Bancorp, Inc., proposes to convert to stock form and merge with Beneficial Bancorp, Inc., Philadelphia, PA, which proposes to become a bank holding company by acquiring 100 percent of Beneficial Mutual Savings Bank, Philadelphia, PA.	Newspaper: Federal Register:	Not available 09/24/2014
CODORUS VALLEY BANCORP, INC.	* 4c8	Codorus Valley Bancorp, Inc., York, PA and CVLY, a newly formed Pennsylvania acquisition subsidiary, to acquire Madison Bancorp, Inc., a savings and loan holding company and thereby acquire Madison Square Federal Savings Bank, both located in Baltimore, MD.	Newspaper: Federal Register:	Not available Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH VALLEY BANK	* Branch	Application by North Valley Bank, Zanesville, OH to establish a branch at 5245 Walnut Road, Buckeye Lake, OH.	Newspaper:	09/19/2014
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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443625	OTTOVILLE BK CO, OTTOVILLE, OHIO	06/02/2014	08/22/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LANCASTER	* Branch	Bank of Lancaster, Kilmarnock, Virginia, to establish a branch at 5711 Patterson Avenue, Richmond, Virginia.	Newspaper:	09/15/2014
			Federal Register:	Not applicable
FIRST COMMUNITY BANK	* 18C	First Community Bank, Bluefield, Virginia, to purchase certain assets and assume certain liabilities of seven branch offices of Bank of America, National Association, Charlotte, North Carolina.	Newspaper:	09/26/2014
			Federal Register:	Not applicable
SANDY SPRING BANK	* Branch	Sandy Spring Bank has submitted an application to open a branch at 7550 Wisconsin Avenue, Bethesda, Maryland.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
164331	LOGAN B&TC, LOGAN, WEST VIRGINIA	06/02/2014	09/03/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at the intersection of Canal and Tonti, New Orleans, Louisiana, to be known as the Canal Branch.	Newspaper: Federal Register:	09/06/2014 Not applicable
PILOT BANCSHARES, INC.	CIC	Pilot Bancshares, Inc., Tampa, Florida, after-the-fact change in control notice filed by George League Southworth, Tampa, Florida, to retain 12.36 percent of the outstanding shares of common stock of Pilot Bancshares, Inc., and its subsidiary, Pilot Bank, both of Tampa, Florida.	Newspaper: Federal Register:	Not available 09/16/2014
RESOURCE BANKSHARES, INC.	4c8	Resource Bankshares, Inc., Covington, Louisiana, to directly engage de novo in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
TOUCHMARK BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Jayendrakumar J. (J.J.) Shah; Meena J. (M.J.) Shah; 455 Trust, M.J. Shah and K.J. Parikh, trustees; 475 Trust, J.J. Shah and Shveta S. Raju, trustees; Mahendrabala J. Parikh; Asha J. Shah; Eastern Horizons Properties, LP, and its managing general partner, Eastern Horizons Management, Inc.; GCMT 17, LLC; GCMT2, LLC; DVR Trust No. 1, M.J. Shah, trustee; DVR Trust No. 2, J.J. Shah, trustee; Dinesh V. Raju; and Shveta S. Raju; all of Duluth, Georgia, to retain approximately 20.21 percent of the shares and thereby retain direct control of Touchmark Bancshares, Inc., and indirect control of Touchmark National Bank, both of Alpharetta, Georgia. Also, prior notification by the notificants listed above to acquire an additional 600,000 common shares of Touchmark Bancshares, Inc., representing additional ownership of approximately 17 percent.	Newspaper: Federal Register:	Not available 09/02/2014
WB&T BANKSHARES, INC.	* 3A3	WB&T Bankshares, Inc., Waycross, Georgia, to acquire 100 percent of the outstanding shares of The Citizens Exchange Bank, Pearson, Georgia.	Newspaper: Federal Register:	Not available 09/18/2014

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MIDWEST BANCORP, INC.	* 3A5	First Midwest Bancorp, Inc., Itasca, Illinois, to merge with Great Lakes Financial Resources, Bancorp, Inc., Blue Island, Illinois and thereby indirectly acquire Great Lakes Bank, N.A, Blue Island, Illinois.	Newspaper:	09/05/2014
	* 18C		Federal Register:	09/12/2014
	* Branch			
NEB CORPORATION	* 3A3	NEB Corporation, Fond du Lac, Wisconsin, to acquire 100 percent of the outstanding shares of InvestorsBank, Waukesha, Wisconsin.	Newspaper:	09/06/2014
			Federal Register:	09/08/2014
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, will merge Twin Oaks Savings Bank a mutual savings bank in Marseilles, Illinois, with and into Ottawa Savings Bank FSB, Ottawa, Illinois, with Ottawa Savings Bank as the surviving institution.	Newspaper:	Not available
			Federal Register:	09/26/2014
WASHINGTON STATE BANK	* Branch	Washington State Bank, Washington, Iowa, to establish a branch facility to be located in the block of 1900 West Burlington Ave, Fairfield, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable
WESTERN ILLINOIS BANCSHARES, INC.	CIC	Notice by Augustin S. Hart, III, Rebecca S. Hart and Broadwater Partners LP, all of Oquawka, Illinois; Douglas S. Hart of Powell, Wyoming; the general partner of Broadwaters Partnership LP, Broadwaters, Inc. of Cody, Wyoming ("GP"); the principal shareholder and President of GP, Augustin S. Hart III and three other principal shareholders of GP, Kathryn Stuart Lansing, Lake Forest, Illinois; Douglas S. Hart, Powell, Wyoming; and Harriet Heather Hart, Bozeman, Montana, to retain more than 10 percent of Western Illinois Bancshares, Inc., Monmouth, Illinois.	Newspaper:	08/15/2014
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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636771	INDEPENDENT BK, IONIA, MICHIGAN	09/17/2012	08/23/2014	S	Large Bank
231149	STATE B&TC, NEW HAMPTON, IOWA	04/22/2013	09/01/2014	S	Int Sm Bank
334648	TITONKA SVG BK, TITONKA, IOWA	05/05/2014	08/25/2014	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST FINANCIAL SERVICES	* Branch	BankFirst Financial Services, Macon, Mississippi, to establish a branch facility to be located at 2205-C 7th Street, Tuscaloosa, Alabama.	Newspaper: Federal Register:	09/09/2014 Not applicable
HARTLAND FINANCIAL, INC.	* 3A1	Hartland Financial, Inc., Hartford, Kentucky, to become a bank holding company by acquiring 100 percent of Citizens Bank, Hartford, Kentucky.	Newspaper: Federal Register:	10/03/2014 10/02/2014
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire, through merger, Broward Financial Holdings, Inc., Fort Lauderdale, Florida, and thereby indirectly acquire Broward Bank of Commerce, Fort Lauderdale, Florida.	Newspaper: Federal Register:	09/26/2014 10/02/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUGUSTA FINANCIAL CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Augusta Financial Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Augusta Financial Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank, Augusta, Wisconsin (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
CAPRICE CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Caprice Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Caprice Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
MACKINAC FINANCIAL CORPORATION	* 3A3 * 3A1	Mackinac Financial Corporation, Manistique, Michigan ("Mackinac") to acquire through a merger with and into a wholly-owned subsidiary of Mackinac, PFC Acquisition, LLC, Manistique, Michigan, 100 percent of Peninsula Financial Corporation, Ishpeming, Michigan and thereby indirectly acquire Peninsula Bank, Ishpeming, Michigan.	Newspaper: Federal Register:	Not available 10/02/2014

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS HOLDING COMPANY	CIC	George and Aileen McClintock Irrevocable Trust (G&A Trust), Sioux Falls, South Dakota, Jane M. Wyatt, Edina, Minnesota, individually and as a trustee of G&A Trust, and Anne D. McClintock, Medford, Massachusetts, individually and as a trustee of G&A Trust, to retain control of 25% or more of the shares of Merchants Holding Company, Sioux Falls, South Dakota, and thereby indirectly retain control of Merchants Bank, Rugby, North Dakota.	Newspaper:	Not available
			Federal Register:	09/17/2014
PRAIRIE BANCSHARES, INC.	CIC	Change in control notice by Douglas L. Jilek B Trust, Lester Prairie, Minnesota, Sheila K. Jilek, Lester Prairie, Minnesota, and Norman C. Arlt, Aurora, Colorado, individually and as co-trustees of the Douglas L Jilek B Trust, to acquire 25 % or more of the shares of Prairie Bancshares, Inc., Lester Prairie, Minnesota, and thereby indirectly gain control of First Community Bank, Lester Prairie, Minnesota.	Newspaper:	09/15/2014
			Federal Register:	09/24/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
WHITCORP FINANCIAL COMPANY	CIC	Notification submitted by the Jeffrey F. Whitham Revocable Trust, Patricia M. Whitham and Tyler F. Whitham, as trustees and to become members of the Whitham Control Group, all of Garden City, Kansas, to acquire control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP EQUITY FUND, LLC	* 3A3	BankCap Equity Fund LLC, BankCap Partners GP L.P., and BankCap Partners Fund I, L.P., each a registered bank holding company located in Dallas, Texas, to acquire up to 24.9 percent of voting shares of Silvergate Capital Corporation, La Jolla, California, indirectly through BankCap Partners Opportunity Fund, L.P., Dallas, Texas. Silvergate Capital Corporation is the parent company of Silvergate Bank, also of La Jolla, California.	Newspaper: Federal Register:	Not available Not available
CATAHOULA HOLDING COMPANY	* 3A3	Catahoula Holding Company, Jonesville, Louisiana, to acquire 100 percent of JBI Financial Corporation, Jena, Louisiana, and indirectly, Bank of Jena, Jena, Louisiana.	Newspaper: Federal Register:	Not available 09/12/2014
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANK & TRUST	* 18C * Branch	First Bank & Trust, Seymour, Texas, to acquire by merger its affiliate banks, First Bank, Whitney, Texas; Memphis State Bank, Memphis, Texas; and Citizens State Bank, Princeton, Texas; and to establish the existing six banking offices of the three affiliates as branches.	Newspaper: Federal Register:	Not available Not applicable

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC CITY FINANCIAL CORPORATION	CIC	Change in bank control notice on behalf of Sang Young Lee, Chun Young Lee and Lee's Gold and Diamond Import, Inc., La Canada, California, to acquire up to 11.2% of Pacific City Financial Corporation, and thereby indirectly acquire voting shares of Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	08/06/2014 07/29/2014
SEACOAST COMMERCE BANC HOLDINGS	* 3A1	Seacoast Commerce Banc Holdings to become a bank holding company by acquiring 100 percent of Seacoast Commerce Bank, both of San Diego, California.	Newspaper: Federal Register:	09/15/2014 Not available
TAIWAN COOPERATIVE BANK, LTD.	FBSEA	Taiwan Cooperative Bank, Ltd., Taipei, Taiwan, to establish a branch office in New York, New York, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	09/26/2014 Not applicable

District: 12

Federal Reserve Bank of San Francisco

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act