
Federal Reserve Release



H.2

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

No. 38

Week Ending September 20, 2014

Testimony and Statements

Community Banking -- statement by Maryann Hunter, deputy director of the Division of Banking Supervision and Regulation, before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's approach to regulating and supervising small community banks and their holding companies.

- Published, September 16, 2014

Forms

Forms -- initial Board review to extend (1) without revision the Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6), International Applications and Prior Notifications under Subparts A and C of Regulation K (FR K-1), International Applications and Prior Notifications Under Subpart B of Regulation K (FR K-2), Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F), Bank Holding Company Application and Notification Forms (FR Y-3, Y-3N, and Y-4), and Quarterly Savings and Loan Holding Company Report (FR 2320) and (2) with revision the Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks (FR 2644) and Government Securities Dealers Reports (FR 2004A, 2004B, 2004C, 2004SI, 2004SD, 2004SD ad hoc, and 2004WI).

- Proposed, September 17, 2014

Personnel

Division of Banking Supervision and Regulation -- appointment of Christopher Finger as associate director.

- Announced, September 16, 2014

Enforcement

Santander Holdings USA, Inc., Boston, Massachusetts -- written agreement with the Federal Reserve Bank of Boston.

- Announced, September 18, 2014

H.2 Actions under delegated authority

September 14, 2014 to September 20, 2014

BS&R Banking 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 Holding Companies

Chicago

Barlow Banking Corporation, Iowa Falls, Iowa -- to acquire shares of Northfield Bancshares, Inc., Northfield, Minnesota, and thereby indirectly acquire Community Resource Bank.

- Approved, September 16, 2014

Dallas

First Bank Lubbock Bancshares, Inc., Lubbock, Texas -- to acquire Texas Savings Bank, SSB, Snyder.

- Approved, September 16, 2014

Chicago

First Midwest Bancorp, Inc., Itasca, Illinois -- to merge with Great Lakes Financial Resources, Inc., Matteson, and thereby indirectly acquire Great Lakes Bank, N.A., Blue Island; and for First Midwest Bank, Itasca, to merge with Great Lakes Bank and thereby establish branches.

- Approved, September 19, 2014

Atlanta

Resource Bankshares, Inc., Covington, Louisiana -- to engage de novo in extending credit and servicing loans.

- Approved, September 18, 2014

Bank Holding Companies

Atlanta

State Bank Financial Corporation, Atlanta, Georgia, and Franklin Resources, Inc., San Mateo, California -- waiver of application to merge with Atlanta Bancorporation, Inc., Atlanta, in connection with the merger of its subsidiary, Bank of Atlanta, with and into State Bank Financial Corporation's subsidiary, State Bank and Trust Company, Macon.

- Granted, September 19, 2014

Change in Bank Control

Atlanta

C1 Financial, Inc., Saint Petersburg, Florida -- change in bank control of C1 Financial, Inc. and its subsidiary, C1 Bank, Saint Petersburg.

- Permitted, September 16, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 20, 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
NONE					

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 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment to make an equity investment to finance the development of an integrated mixed-income and mixed-use facility located in the Crosstown area of Memphis, Tennessee, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ROYAL BANK OF CANADA	FBSEA	Royal Bank of Canada, Montreal, Canada, to establish a federal branch in Jersey City, New Jersey, pursuant to Section 211.24(a) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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722816	SOLVAY BK, SOLVAY, NEW YORK	04/28/2014	09/15/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/05/2014 10/06/2014
ESSA BANCORP, INC.	* 3A1	ESSA Bancorp, Inc., Stroudsburg, PA, to convert from a savings and loan holding company to a bank holding by retaining its ownership interest in ESSA Bank & Trust Company, Stroudsburg, PA.	Newspaper: Federal Register:	10/14/2014 10/14/2014
KEARNY MHC	* MHC Conversion	Kearny MHC, and Kearny Financial Corp., both of Kearny, NJ, proposes to convert to stock form and merge with Kearny Financial Corp., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Kearny Federal Savings Bank, Kearny, NJ.	Newspaper: Federal Register:	Not available 10/09/2014

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a temporary branch at 2520 Tiburon Drive, Naples, FL during the Octagon LPGA Golf Tournament beginning 11/20/2014 through 11/23/2014.	Newspaper:	09/26/2014
			Federal Register:	Not applicable
MW Bancorp, Inc.	* SLHC Formation	Application by MW Bancorp, Cincinnati, OH to form a savings and loan holding company by acquiring 100 percent of Mount Washington Savings Bank, Cincinnati, OH in connection with the thrift's full mutual to stock conversion	Newspaper:	Not available
			Federal Register:	Not available

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending September 20, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MB Bancorp	* SLHC Formation	MB Bancorp, Inc., Forest Hill, Maryland, to become a savings and loan holding company through the acquisition of 100% of the voting securities of Madison Bank of Maryland, Forest Hill, Maryland, in connection with its conversion from a mutual to stock form.	Newspaper: Federal Register:	Not available 10/17/2014
MOUNT HOPE BANKSHARES, INC.	CIC	Mr. Benjamin M. Susman, Beckley, West Virginia, to control up to 45.79% of the voting shares of Mount Hope Bankshares, Inc., Mount Hope, West Virginia, and for Ms. Dixie L. Susman, Beckley, West Virginia, to join the previously reviewed Susman family control group.	Newspaper: Federal Register:	09/30/2014 10/02/2014
SANDY SPRING BANK	* Branch	Sandy Spring Bank has submitted an application to open a branch at 7550 Wisconsin Avenue, Bethesda, Maryland.	Newspaper: Federal Register:	Not available Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
723822	VIRGINIA B&TC, DANVILLE, VIRGINIA	06/09/2014	09/09/2014	O	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 20, 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
LOUISIANA COMMUNITY BANCORP, INC.	* 3A5	Louisiana Community Bancorp, Inc., DeRidder, Louisiana, to acquire 100 percent of the outstanding shares of Coastal Commerce Bancshares, Inc., Houma, Louisiana.	Newspaper: Federal Register:	10/11/2014 10/17/2014
MetroCity Bankshares, Inc.	3A1	MetroCity Bankshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Metro City Bank, both of Doraville, Georgia.	Newspaper: Federal Register:	Not applicable 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

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 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEN FRANKLIN FINANCIAL MHC	* MHC Conversion	Ben Franklin Financial, MHC, Arlington Heights, Illinois, to convert to stock form and merge with and into Ben Franklin Financial, Inc., Arlington Heights, Illinois. In connection with this application, Ben Franklin Financial, Inc. will be merged into a de novo corporation named Ben Franklin Financial, Inc., a Maryland Corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of the voting shares of Ben Franklin Bank of Illinois, Arlington Heights, Illinois.	Newspaper: Federal Register:	Not available 10/17/2014
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: Federal Register:	Not available 09/26/2014
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: Federal Register:	08/15/2014 Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
956134	LA SALLE ST BK, LA SALLE, ILLINOIS	05/19/2014	09/16/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE OZARKS INC	* 3A5	Bank of the Ozarks, Inc., Little Rock, Arkansas, to merge with Intervest Bancshares Corporation, New York, New York, and thereby indirectly acquire Intervest National Bank, New York, New York.	Newspaper: Federal Register:	10/11/2014 10/14/2014
BANK OF THE OZARKS INC	4c8	Bank of the Ozarks, Inc., Little Rock, Arkansas, to engage in lending activities, through the acquisition of 100 percent of Intervest Bancshares Corporation, New York, New York.	Newspaper: Federal Register:	Not applicable 10/14/2014
CENTRAL BANCOMPANY, INC	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, and it subsidiary bank holding company, First National Bancor, Inc., Lee's Summit, Missouri, to indirectly acquire 100 percent of Douglas County Bank, Lawrence, Kansas.	Newspaper: Federal Register:	10/26/2014 Not available
FIRST ALLIANCE BANCSHARES, INC.	CIC	Notice by Tyrone A. Burroughs, Germantown, Tennessee, individually and as part of a family control group to retain control of First Alliance Bancshares, Inc., Cordova, Tennessee. The family control group consists of Tyrone A. Burroughs, Nelda F. Burroughs, and Burroughs Investment Group, all of Germantown, Tennessee; and Melanie B. Cole, Williamsburg, Virginia.	Newspaper: Federal Register:	Not available 10/09/2014
GERMANTOWN CAPITAL CORPORATION, INC.	CIC	Notice by the Lowrey family control group, to acquire 11.02 percent of Germantown Capital Corporation, Inc., Germantown, Tennessee. The Lowrey family control group consists of Jeffrey Harris Lowrey MD, Millennium Trust Company LLC, custodian for Jeffrey Lowrey, MD SEP IRA, both of Eads, Tennessee; Jennifer Lauren Watson, Louisville, Kentucky; John Allen Lowrey, James Richard Lowrey, and Nancy Kemp Lowrey, all of Fairborn, Ohio.	Newspaper: Federal Register:	10/14/2014 10/02/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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853952	CENTRAL TR BK, JEFFERSON CITY, MISSOURI	05/27/2014	09/11/2014	S	Large Bank
773247	MIDLAND ST BK, EFFINGHAM, ILLINOIS	10/15/2013	09/11/2014	S	Large Bank

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 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MACKINAC FINANCIAL CORPORATION	* 3A3	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:	Not available
	* 3A1		Federal Register:	10/02/2014
NORTHFIELD BANCSHARES, INC.	CIC	James C. Hays, Miami Beach, Florida, individually and as part of a group acting in concert consisting of Barlow Banking Corporation, Iowa Falls, Iowa, John R. Barlow, Mound, Minnesota, the John R. Barlow IRA, Mound, Minnesota, William L. Mershon, Miami Beach, Florida, Stephen T. Lerum, Hamel, Minnesota, and Howard B. Wenger, Iowa Falls, Iowa, to acquire voting shares of Northfield Bancshares, Inc., Northfield, Minnesota, and thereby indirectly gain control of Community Resource Bank, Northfield, Minnesota.	Newspaper:	Not available
			Federal Register:	10/02/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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445852	WESTERN BK OF WOLF POINT, WOLF POINT, MONTANA	06/02/2014	09/05/2014	S	Small Bank

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 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE ALLIANCE, LTD.	CIC	Notification submitted by Robert Craig Duncan and Diana H. Duncan Revocable Trust, R. Craig Duncan and Diana H. Duncan as trustees, all of Winfield, Kansas; Robert E. Duncan Revocable Trust, R. Craig Duncan, as trustee, both of Winfield, Kansas; Jane Gary Duncan Revocable Trust, Jane Gary Duncan, as Trustee, both of Winfield, Kansas; George Duncan and Adrianna Duncan, both of Santa Fe, New Mexico; Spencer Duncan and Tessa Duncan, both of Wichita, Kansas; and Taylor Duncan and Tara Duncan, both of Winfield, Kansas, all as members of the R. Craig Duncan Family Group, to retain control of Cornerstone Alliance, Ltd, parent of CornerBank, both of Winfield, Kansas.	Newspaper: Federal Register:	Not available Not available
ELK COUNTY BANKSHARES, INC.	CIC	Notification submitted by the Kathryn J. Kelly, Severy, Kansas, as co-trustee of the E. Eugene Kelly Special Trust, to retain control of Elk County Bankshares, Inc., parent of Howard State Bank, both of Howard, Kansas.	Newspaper: Federal Register:	Not available 10/07/2014
GRAFF FAMILY, INC.	CIC	Notification submitted by P. Mark Graff, McCook, Nebraska; and Mary C. Graff, Clarendon Heights, Illinois; in their individual capacities and as co-trustees of the Peter M. Graff Qualified Marital Trust (the Trust), McCook, Nebraska; Scott A. Thomas, Mendota Heights, Minnesota, as co-trustee of the Trust; and the Trust, to acquire control of Graff Family, Inc., parent of MNB Financial Group, Inc., which controls McCook National Bank, all of McCook, Nebraska.	Newspaper: Federal Register:	Not available 10/09/2014
METCALF BANK	* 18C	Metcalf Bank, Lee's Summit, Missouri, to merge with Douglas County Bank, Lawrence, Kansas, and incident thereto to establish 7 branches in Lawrence, Kansas and a branch in Eudora, Kansas.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 09/26/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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1014853	CITIZENS BK OF KS, KINGMAN, KANSAS	06/09/2014	09/10/2014	S	Small Bank
733951	CITIZENS ST B&TC, ELLSWORTH, KANSAS	06/09/2014	09/09/2014	S	Small Bank

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 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABCT HOLDINGS, INC.	CIC	Notice by Benjy Marc Bauer, Waco, Texas; Elizabeth Theresa Bauer, Waco, Texas; Jacob Kopple Bauer, Waco, Texas; Simone Heyman Bauer, Waco, Texas; Rana Sue Bauer, Austin, Texas; Jacqueline Kalize Bauer, Woodway, Texas; and Eric Kandon Bauer, Dallas, Texas, collectively a group acting in concert, to acquire and control 10 percent or more of ABCT Holdings, Inc., Waco, Texas, and indirectly, Alliance Bank Central Texas, Waco, Texas.	Newspaper: Federal Register:	Not available Not available
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
NORTHSTAR BANK OF TEXAS	* 18C * Branch	Northstar Bank of Texas, Denton, Texas, proposes to acquire through merger its affiliate Community Bank, Fort Worth, Texas, and to establish the existing 10 locations of Community Bank as branches.	Newspaper: Federal Register:	Not available Not applicable
PLAINS BANCORP, INC.	4c8	Prior Notice by Plains Bancorp, Inc., Dimmitt, Texas, to engage de novo in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 10/07/2014

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 20, 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
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 09/18/2014
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a public welfare investment in the amount of \$12.86 million in the Willow Housing, L.P project known as "Willow Veterans".	Newspaper: Federal Register:	Not applicable Not applicable
TAB BANK HOLDINGS, INC.	* 3A1	TAB Bank Holdings, Inc., Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Transportation Alliance Bank, Inc., DBA TAB Bank, Ogden, Utah, upon its conversion from an industrial bank to a commercial bank.	Newspaper: Federal Register:	Not available 10/09/2014

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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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act