
Federal Reserve Release



H.2

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

No. 15

Week Ending April 11, 2015

Forms

Forms -- final Board review to extend with revision the information collection associated with Regulation B (Equal Credit Opportunity Act) and to extend without revision the information collections associated with the recordkeeping and disclosure requirements of Regulation M (Consumer Leasing) and the recordkeeping, reporting, and disclosure requirements of Regulation BB (Community Reinvestment Act).

- Approved, April 10, 2015

Regulations and Policies

Regulation D (Reserve Requirements of Depository Institutions) -- publication for comment of proposed amendments to make technical changes to the calculation of interest payments on certain balances maintained by depository institutions at Federal Reserve Banks.

- Approved, April 10, 2015

Small Bank Holding Company Policy Statement -- final rule to expand the applicability of the policy statement by raising from \$500 million to \$1 billion the asset threshold to qualify for the statement and to apply the statement to certain savings and loan holding companies.

- Approved, April 8, 2015

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

Advisory Councils

Director, C&CA

Community Advisory Council -- notice that the Board is accepting statements of interest from individuals who wish to be considered for membership on the Community Advisory Council.

- Approved, April 7, 2015

Bank Branches, Domestic

St. Louis

BankFirst Financial Services, Macon, Mississippi -- to establish a branch at 112 Sheffield Loop, Hattiesburg.

- Approved, April 8, 2015

Dallas

Happy State Bank, Happy, Texas -- to establish branches at 2525 Ridgmar Boulevard, Fort Worth, and 4411 98th Street, Lubbock (two applications).

- Approved, April 8, 2015

Bank Holding Companies

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Approved, April 10, 2015

Bank Holding Companies

Richmond

Cardinal Bankshares Corporation, Floyd, Virginia -- commitment relief request.
- Withdrawn, April 7, 2015

Kansas City

Ironhorse Financial Group, Inc., Muskogee, Oklahoma -- to acquire Benefit Bank, Fort Smith, Arkansas.
- Approved, April 9, 2015

Kansas City

Southeast Bancshares, Inc., Chanute, Kansas -- to acquire First National Bank of Howard, Howard; and for Southeast's subsidiary, First Neodesha Bank, Neodesha, to merge with First National Bank of Howard and thereby establish a branch.
- Approved, April 9, 2015

Bank Premises

Richmond

Bank of Clarke County, Berryville, Virginia -- request to exceed the limit on investment in bank premises.
- Approved, April 7, 2015

Change in Bank Control

Cleveland

Citizens Commerce Bancshares, Inc., Versailles, Kentucky -- to retain control of Citizens Commerce Bancshares and its subsidiary, Citizens Commerce Bank, Versailles.
- Permitted, April 9, 2015

Change in Bank Control

Cleveland

Citizens Commerce Bancshares, Inc., Versailles, Kentucky -- change in bank control of Citizens Commerce Bancshares and its subsidiary, Citizens Commerce Bank, Versailles.

- Permitted, April 9, 2015

St. Louis

Greenville Bancshares, Inc., Piedmont, Missouri -- change in bank control of Greenville Bancshares, Inc. and its subsidiary, Peoples Community Bank, Greenville.

- Permitted, April 8, 2015

St. Louis

Perry County Bancorp, Inc., Du Quoin, Illinois -- to retain control of Perry County Bancorp, Inc. and its subsidiary, Du Quoin State Bank, Du Quoin.

- Permitted, April 10, 2015

Financial Holding Companies

San Francisco

BOU Bancorp, Inc., Ogden, Utah -- election to become a financial holding company.

- Effective, April 10, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period		
ESB BANCORP INC	* 18C	Applications by: i) Easthampton Savings Bank, Easthampton, Massachusetts (ESB) to merge with The Citizens National Bank, Putnam, Connecticut (CNB), with ESB as the surviving entity; and ii) ESB Bancorp, Inc., Easthampton, Massachusetts, to acquire Citizens National Bancorp, Inc. and its subsidiary bank, CNB, both of Putnam, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available	
	* Branch		Federal Register:	05/05/2015	
	* 3A3				
	* 3A5				

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 April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR TRUST COMPANY, THE	* Branch	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at One Chocolate Avenue, First Floor, Hershey, Dauphin County, PA.	Newspaper: Federal Register:	04/20/2015 Not applicable
BRYN MAWR TRUST COMPANY, THE	* Branch	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at 20 Montchanin Road, Suite 100, Greenville, New Castle County, DE.	Newspaper: Federal Register:	04/20/2015 Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS NATIONAL BANC CORP.	* 3A5	Application by Farmers National Banc Corp., Canfield, Ohio to acquire 100% of the voting shares of National Bancshares Corporation, Orrville, Ohio and thereby indirectly acquire First National Bank, Orrville, Ohio, pursuant to section 3 of the Bank Holding Company Act.	Newspaper:	05/07/2015
			Federal Register:	05/01/2015
GENOA BANKING COMPANY, THE	* Branch	Application by The Genoa Banking Company, Genoa, OH to establish a branch at 3994 East Harbor Road, Port Clinton, OH.	Newspaper:	04/23/2015
			Federal Register:	Not applicable
HFB FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Bank Control by Laura Jenkins Cook to become a member of the previously approved David B. Cook Family Control Group consisting of David B. Cook, Erin E. Cook, Bobbie Cook, and David Alexander Cook, which collectively control ten percent or more of the outstanding voting shares of HFB Financial Corp., Middlesboro, Kentucky, and indirectly control the Home Federal Bank, Middlesboro, Kentucky	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOWARD BANCORP, INC.	* 3A5	Howard Bancorp, Inc., Ellicott City, Maryland, to acquire 100% of the voting securities of Patapsco Bancorp, Inc., Dundalk, Maryland, and thereby indirectly acquire The Patapsco Bank, Dundalk, Maryland.	Newspaper:	05/04/2015
			Federal Register:	05/05/2015

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMERCE BANCSHARES, INC.	* 3A3	American Commerce Bancshares, Inc., Breman, Georgia, to acquire 100 percent of the outstanding shares of ProBank, Tallahassee, Florida.	Newspaper: Federal Register:	Not available 05/01/2015
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
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 485 Dacula Road, Dacula, Georgia.	Newspaper: Federal Register:	Not available Not applicable
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 480 Industrial Boulevard, Suwanee, Georgia.	Newspaper: Federal Register:	Not available Not applicable
CITIZENS NATIONAL BANCORP, INC.	CIC	After-the-fact change in control notice filed by Meredith R. Willson, individually and as co-trustee of the Hugh M. Willson S Corp Family Trust and the Hugh M. Willson S Corp Marital Trust, all of Athens, Tennessee, to retain 25 percent or more of Citizens National Bancorp, Inc., and its subsidiary bank, Citizens National Bank, both of Athens, Tennessee; and by the Hugh M. Willson S Corp Family Trust, and the Hugh M. Willson S Corp Marital Trust (Meredith R. Willson and Paul G. Willson, co-trustees of both) and Debra M. Willson; all of Athens, Tennessee, to join the previously approved Willson Family control group.	Newspaper: Federal Register:	Not available Not available
INTERCAM BANCO, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch at 555 East Jackson Boulevard, Elkhart, Indiana.	Newspaper: Federal Register:	04/06/2015 Not applicable
FIRST INDEPENDENCE CORPORATION	CIC	Gregory Jackson, Detroit, Michigan, individually, and together as a group acting in concert with Roy S. Roberts, Bloomfield Hills, Michigan, to acquire 25 percent or more of the voting shares of First Independence Corporation, Detroit, Michigan, and thereby indirectly acquire control of First Independence Bank, Detroit, Michigan.	Newspaper: Federal Register:	Not available 01/02/2015
FORESIGHT FINANCIAL GROUP, INC.	* 3A3	Foresight Financial Group, Inc., Rockford, Illinois, to acquire 100 percent of the voting shares of the State Bank of Herscher, Herscher, Illinois.	Newspaper: Federal Register:	Not available 04/30/2015
HORIZON BANCORP	* 4c8 * 18C	Notice by Horizon Bancorp, Michigan City, Indiana, to acquire 100 percent of the voting shares of Peoples Bancorp, Auburn, Indiana, and indirectly acquire Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y. In connection with this application, Horizon Bank, N.A., Michigan City, Indiana will merge with Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, and thereby establish 15 branches, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not available
SALIN BANK AND TRUST COMPANY	* Branch	Salin Bank and Trust Company, Indianapolis, Indiana, to establish a branch at 2825 South Washington Street, Kokomo, Indiana.	Newspaper: Federal Register:	04/15/2015 Not applicable
WINTRUST BANK	* 18C * Branch	Wintrust Bank, Chicago, Illinois, to merge with North Bank, Chicago, Illinois, and the establishment of a branch at 360 E Ohio Street and 431 North Clark Street, both in Chicago, Illinois.	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WINTRUST FINANCIAL CORPORATION	* 3A3	Notice by Wintrust Financial Corporation, Rosemont, Illinois, to merge with Community Financial Shares, Inc., Glen Ellyn, Illinois, and thereby indirectly acquire Community Bank-Wheaton/Glen Ellyn, Glen Ellyn, Illinois. Simultaneously with the holding company merger, Wintrust Financial Corporation's subsidiary bank, Wheaton Bank & Trust Company, Wheaton, Illinois, intends to merge with Community Bank-Wheaton/Glen Ellyn, Glen Ellyn, Illinois. As a result of the merger, Wheaton Bank & Trust Company, Wheaton, Illinois, will establish a branch facility at the following locations: 357 Roosevelt Road, Glen Ellyn, Illinois; 100 North Wheaton Avenue, Wheaton, Illinois; 370 S. County Farm Road, Wheaton, Illinois;and 1901 Gary Avenue, Wheaton, Illinois.	Newspaper:	04/30/2015
	* 18C		Federal Register:	04/17/2015
	* Branch			

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB FINANCIAL CORPORATION	CIC	Beth A. Sparboe Schnell, Hamel, Minnesota, and Garth D. Sparboe, Des Moines, Iowa, each as a personal representative of the Estate of Robert D. Sparboe, individually and as a control group acting in concert, to retain 25 percent or more of the shares CNB Financial Corporation, Litchfield, Minnesota, and thereby indirectly retain control of Center National Bank, Litchfield, Minnesota.	Newspaper: Federal Register:	04/15/2015 04/28/2015
DUKE FINANCIAL GROUP, INC.	CIC	Change in Control notice by Elizabeth J. Hyduke Kelm, Golden Valley, Minnesota, individually and as co-Trustee of a trust benefiting Elizabeth J. Hyduke-Kelm, and Elizabeth J. Hyduke-Kelm as co-Trustee of three family trusts, Minneapolis, Minnesota; and Stephen P. Hyduke, individually and as co-Trustee of a trust benefiting Stephen P. Hyduke, Minneapolis, Minnesota, to each acquire 25% or more of the shares of Duke Financial Group, Inc., Minneapolis, Minnesota, and thereby indirectly gain control of Peoples Bank of Commerce, Cambridge, Minnesota and State Bank of New Prague, New Prague, Minnesota.	Newspaper: Federal Register:	04/16/2015 04/17/2015
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Christian David Heitzman, Minneapolis, Minnesota, to retain 25 percent or more of the shares of First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota, and thereby indirectly retain control of Granite Community Bank, Cold Spring, Minnesota.	Newspaper: Federal Register:	Not available 04/30/2015
INTER-MOUNTAIN BANCORP., INC.	* 3A5	Inter-Mountain Bancorp, Inc., Bozeman, Montana, to merge with Teton Bancshares, Inc., Fairfield, Montana, and thereby indirectly acquire Teton Banks, Fairfield, Montana.	Newspaper: Federal Register:	Not available 05/01/2015
RUM RIVER BANCORPORATION, INC.	CIC	Change in Control notice by Eric Ross Allen, Los Angeles, California, to retain 10 percent or more of the shares of Rum River Bancorporation, Inc., Milaca, Minnesota, and thereby indirectly gain control The First National Bank of Milaca, Milaca, Minnesota.	Newspaper: Federal Register:	Not available 04/22/2015

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 April 11, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GARNETT BANCSHARES, INC.	CIC	Notice submitted by Scott Warren Cooper, Garnett, Kansas, to retain control of Garnett Bancshares, Inc., Garnett, Kansas, parent of Patriots Bank, Garnett, Kansas.	Newspaper: Federal Register:	Not available 04/13/2015
TRINITY CAPITAL CORPORATION	CIC	Notice by The Delle Foundation, Susan J. Seestrom, Robert D. Castille, all in Los Alamos, New Mexico; and Jeffrey F. Howell, Austin, Texas; to retain control of Trinity Capital Corporation, parent of Los Alamos National Bank, both in Los Alamos, New Mexico.	Newspaper: Federal Register:	Not available 04/27/2015
TRINITY CAPITAL CORPORATION	CIC	Notice by Trinity Capital Corporation Employee Stock Ownership Plan, Los Alamos, New Mexico, and co-trustee John Brunett, Santa Fe, New Mexico; to retain control of Trinity Capital Corporation, parent of Los Alamos National Bank, both in Los Alamos, New Mexico.	Newspaper: Federal Register:	Not available 04/23/2015
UNION STATE BANK OF EVEREST, THE	* 18C * Branch	The Union State Bank of Everest, Everest, Kansas, to merge with The State Bank of Oskaloosa, Oskaloosa, Kansas, and incident thereto to establish a branch.	Newspaper: Federal Register:	Not available Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCBS HOLDING LLC	* 3A1	CCBS Holding LLC, Irving, Texas, to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act by acquiring up to 77.37 percent of Canyon Bancorporation, Inc., Tucson, Arizona, and thereby indirectly acquiring control of Canyon Community Bank, National Association, Tucson, Arizona.	Newspaper: Federal Register:	Not available 04/23/2015
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 159 West Main Street, Lewisville, Texas 75057.	Newspaper: Federal Register:	Not available Not applicable
NEWCASTLE BANCSHARES, INC.	* 3A1	Newcastle Bancshares, Inc., Newcastle, Texas, to become a bank holding company through the acquisition of 100 percent of Farmers State Bank of Newcastle, Newcastle, Texas.	Newspaper: Federal Register:	Not available 05/04/2015
VERITEX COMMUNITY BANK	* 18C * Branch	Veritex Community Bank, Dallas, Texas, to merge with Independent Bank of Texas, Irving, Texas, and to establish two branches at 4300 North Belt Line Road, Irving, Texas 75038, and 1518 Legacy Drive, Suite 100, Frisco, Texas 75034.	Newspaper: Federal Register:	Not available Not applicable
VERITEX HOLDINGS, INC.	* 3A5	WCM Holdings, Inc., WCM-Parkway, Ltd., and Veritex Holdings, Inc., all of Dallas, Texas, to acquire by merger IBT Bancorp, Inc., Irving, Texas, and indirectly Independent Bank of Texas, Irving, Texas.	Newspaper: Federal Register:	04/26/2015 Not available

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
CATHAY FINANCIAL HOLDING CO., LTD.	4c8	Cathay Financial Holding Co., Ltd., Cathay Life Insurance Co., Ltd., Liang Ting Industrial Co., Ltd., Lin Yuan Investment Co., Ltd., Pai Hsing Investment Co., Ltd., Tung Chi Capital Co., Ltd., and Wan Ta Investment Co., Ltd., all of Taipei, Taiwan, and Wan Bao Development Co., Ltd., New Taipei, Taiwan, to acquire Conning Holdings Corp., Hartford, Connecticut, and thereby engage in financial and investment advisory activities, and agency transactional services for customer investments, pursuant to sections 225.28(b)(6) and 225.28(b)(7) of Regulation Y.	Newspaper: Federal Register:	Not applicable 04/23/2015
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a new branch office within its Houston Commercial Banking Office to be located at 9090 Katy Freeway, Suite 109, Houston, Texas.	Newspaper: Federal Register:	04/09/2015 Not applicable
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
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
PACWEST BANCORP	* 3A3 4c8	PacWest Bancorp, Los Angeles, California, to acquire via merger Square 1 Financial, Inc., and thereby indirectly acquire its subsidiary bank, Square 1 Bank, both of Durham, North Carolina, and 2) to also acquire a nonbank company, Square 1 Venture Management 1, L.P., Durham, North Carolina, and thereby engage in funds management, investment advisory, and private placement activities, pursuant to sections 225.28(b)(6)(i), (b)(7)(i) and (b)(7)(III), respectively.	Newspaper: Federal Register:	Not available 05/01/2015

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 11, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
TERRITORIAL BANCORP INC.	CIC	Notice by Territorial Savings Bank Employee Stock Ownership Trust and trustees David Murakami and Richard Murakami, all of Honolulu, Hawaii, to increase its holdings in excess of 10 percent of the outstanding common shares of Territorial Bancorp, Inc., and thereby indirectly acquire control of Territorial Savings Bank, both of Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	04/14/2015
WESTERN ALLIANCE BANCORPORATION	* 3A5 * 18C	Western Alliance Bancorporation, Phoenix, Arizona, to merge with Bridge Capital Holdings, and thereby indirectly acquire its subsidiary bank, Bridge Bank, National Association, both of San Jose, California and 2) Western Alliance Bank, Phoenix, Arizona, to merge with Bridge Bank, National Association, San Jose, California, with Western Alliance Bank as the surviving entity.	Newspaper:	Not available
			Federal Register:	Not available

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.

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