
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 14, 2015

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina -- to acquire shares of Depository Trust & Clearing Corporation, New York, New York.

- Approved, March 12, 2015

IBERIABANK Corporation, Lafayette, Louisiana, and IBERIABANK -- commenter's request for reconsideration of the Board's approval of the applications for IBERIABANK Corporation to acquire Florida Bank Group, Inc., Tampa, Florida, and thereby acquire Florida Bank; and for IBERIABANK, Lafayette, to merge with Florida Bank and thereby establish branches.

- Denied, March 10, 2015

Morgan Stanley, New York, New York -- to acquire shares of Depository Trust & Clearing Corporation, New York.

- Approved, March 12, 2015

Banking Supervision & Regulation

Bank of America Corporation, Charlotte, North Carolina -- no objection to the bank's 2015 capital plan, subject to certain requirements.

- Approved, March 9, 2015

Stress Tests and Capital Plan Reviews -- objections to the 2015 capital plans of Deutsche Bank Trust Corporation and Santander Holdings USA on qualitative grounds.

- Approved, March 4, 2015

(A/C)

Forms

Forms -- initial Board review (1) to extend with revision The Report of Selected Money Market Rates (FR 2420) and (2) to revise without extension the reporting statements for holding companies, foreign bank organizations, and Edge and Agreement corporations (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, FR Y-12, FR Y-15, FR Y-11/FR Y-11S, FR 2314/FR 2314S, FR Y-7N/FR Y-7NS/FR Y-7Q, FR 2320, FR H-(b)11, and FR 2886b).

- Proposed, March 12, 2015

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Marta Chaffee as adviser.

- Approved, March 12, 2015

Enforcement

Citizens Bancshares of Woodville, Inc., Hudson, Wisconsin -- written agreement issued March 31, 2010, terminated March 10, 2015.

- Announced, March 12, 2015

Commerzbank AG, Frankfurt am Main, Germany -- issuance of a consent cease and desist order and assessment of a civil money penalty.

- Approved, March 11, 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**Bank Branches, Domestic**

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 150 Airport Road, Hot Springs.

- Approved, March 13, 2015

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at 2813 North Augusta Street, Staunton.

- Approved, March 12, 2015

Chicago

The Friendship State Bank, Friendship, Indiana -- to establish a branch near Tanners Creek Drive and Highway 50, Lawrenceburg.

- Approved, March 13, 2015

Chicago

Morton Community Bank, Morton, Illinois -- to establish a branch at 2401 East Empire Street, Bloomington.

- Approved, March 10, 2015

Boston

Needham Bank, Needham, Massachusetts -- to establish a branch at 857 Main Street, Millis.

- Approved, March 12, 2015

Bank Branches, Domestic

Secretary

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 5401 Kingston Pike, Knoxville.

- Approved, March 12, 2015

Bank Holding Companies

Kansas City

Citizens National Corporation, Wisner, Nebraska -- to acquire shares of Republic Corporation, Omaha, and its subsidiary, United Republic Bank.

- Approved, March 11, 2015

New York

CRB Group Inc., Teaneck, New Jersey -- to become a bank holding company by acquiring Cross River Bank, Teaneck.

- Approved, March 12, 2015

Atlanta

First Commercial Bancshares, Inc., Jackson, Mississippi -- to acquire Desoto County Bank, Horn Lake.

- Withdrawn, March 10, 2015

Dallas

FNBK Holdings, Inc., Dallas, Texas -- to become a bank holding company by acquiring The First National Bank of Kemp, Kemp.

- Withdrawn, March 9, 2015

Bank Holding Companies

Dallas

Guaranty Bancshares, Inc., Mount Pleasant, Texas -- to acquire Texas Leadership Bank, Royse City.

- Approved, March 11, 2015

New York

Investors Bancorp, Inc., Short Hills, New Jersey -- to repurchase shares of its common stock, under Regulation MM.

- Approved, March 13, 2015

Chicago

Lake Financial Corporation, Baldwin, Michigan -- to become a bank holding company by acquiring Lake-Osceola State Bank, Baldwin, and election to become a financial holding company.

- Approved, March 13, 2015

Atlanta

Liberty Financial Services, Inc., New Orleans, Louisiana -- waiver of application to acquire Birthright, Inc., Tuskegee, Alabama, in connection with the merger of their subsidiaries, First Tuskegee Bank and Liberty Bank and Trust Company, New Orleans.

- Granted, March 6, 2015

(A/C)

Dallas

Normangee Bancshares, Inc., Normangee, Texas -- to become a bank holding company by acquiring Normangee State Bank, Normangee.

- Withdrawn, March 13, 2015

Bank Holding Companies

Kansas City

Premier Bancshares, Inc., Omaha, Nebraska -- waiver of application to acquire Farmers Bancshares, Inc., Nebraska City, in connection with the merger of their subsidiaries, Farmers Bank and Trust Company and Premier Bank, Omaha.

- Granted, March 13, 2015

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, March 13, 2015

Director, BS&R

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments.

- Approved, March 13, 2015

Change in Bank Control

Richmond

Blue Ridge Bankshares, Inc., Luray, Virginia -- change in bank control of Blue Ridge Bankshares, Inc., and its subsidiary, Blue Ridge Bank, Inc., Luray.

- Permitted, March 11, 2015

Atlanta

First Bancshares of Stevenson, Inc., Stevenson, Alabama -- to retain control of First Bancshares of Stevenson, Inc., and its subsidiary, First Southern State Bank, Stevenson.

- Permitted, March 11, 2015

Change in Bank Control

Minneapolis

Olmsted Holding Corporation, Rochester, Minnesota -- change in bank control of Olmsted Holding Corporation and its subsidiary, Olmsted National Bank, Rochester.

- Permitted, March 13, 2015

Chicago

Pioneer Development Company, Sergeant Bluff, Iowa -- to retain control of Pioneer Development Company and its subsidiary, Pioneer Bank, Sergeant Bluff.

- Permitted, March 9, 2015

Kansas City

Widmer Bancshares, Inc., Salisbury, Missouri -- change in bank control of Widmer Bancshares, Inc., and its subsidiary, The Merchants and Farmers Bank of Salisbury, Salisbury.

- Permitted, March 13, 2015

Extensions of Time

San Francisco

First Financial Northwest, Inc., Renton, Washington -- extension to March 31, 2015, to become a bank holding company by acquiring First Savings Bank Northwest, Renton; to engage in extending credit and servicing loans; and to engage in real estate settlement servicing through its subsidiary, First Financial Diversified Corporation.

- Granted, March 10, 2015

Membership

Boston

Savings Institute Bank and Trust Company, Willimantic, Connecticut -- to become a member of the Federal Reserve System.

- Approved, March 9, 2015

Savings and Loan Holding Companies

Philadelphia

Kearny MHC, Kearny, New Jersey -- (1) for Kearny MHC to convert from mutual to stock form; (2) for a newly formed Kearny Financial Corp., Fairfield, to become a savings and loan holding company by acquiring Kearny Federal Savings Bank, Fairfield; and (3) requests by Kearny MHC and Kearny Financial Corp. for a waiver under Regulation MM.

- Granted, March 13, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTHAMPTON SAVINGS BANK	* 18C	Easthampton Savings Bank, Easthampton, Massachusetts (ESB) to merge with The Citizens National Bank, Putnam, Connecticut, with ESB as the surviving entity.	Newspaper:	Not available
			Federal Register:	Not applicable

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 March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRIDGE BANCORP, INC.	CIC	Notice of Change in Control by Basswood Capital Management, LLC, New York, New York and various funds it operates, and Matthew Lindenbaum and Bennett Lindenbaum, both of New York, New York and various other family members and family related trusts, to collectively control more than 10 percent of Bridge Bancorp, Inc., and thereby indirectly acquire The Bridgehampton National Bank, both of Bridgehampton, New York.	Newspaper:	03/23/2015
			Federal Register:	03/27/2015

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
MSB FINANCIAL, MHC	* MHC Conversion * 3A1	MSB Financial, MHC, and MSB Financial Corp., Millington, both of Millington, NJ, proposes to convert to stock form and merge with and into MSB Financial Corp., Millington, NJ, (a newly formed bank holding company) and subsequently MSB Financial Corp. will acquire 100 percent of the outstanding stock of Millington Saving Bank, Millington, NJ.	Newspaper: Federal Register:	04/05/2015 04/09/2015

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 March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CF Mutual Holding Company	* MHC Formation * MHC Mid-Tier Formation	Application to reorganize into a hybrid MHC/Stock SLHC structure through the formation of CF Mutual Holding Company and CF Bancorp, Inc., a mid-tier stock SLHC, both located in Cincinnati, OH, that will control Cincinnati Federal Savings Loan Association which in turn is converting from mutual to stock form	Newspaper: Federal Register:	Not available 04/13/2015
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: Federal Register:	Not available Not available
WINFIRST FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control filed by Jane Houston McCready, Winchester, KY; Sarah McCready Boston, New York, NY; and Louise French McCready Hart, New York, NY as individuals and in their capacities as co-trustees of Marital Trust B which was created under the Richard F. McCready Revocable Trust Agreement of their intent to acquire 25% or more of WinFirst Financial Corporation, Winchester, KY which controls Winchester Federal Bank, Winchester, KY.	Newspaper: Federal Register:	04/17/2015 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 March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with Merchants & Southern Banks of Florida, Inc., and thereby acquire its subsidiary, Merchants & Southern Bank, both of Gainesville, Florida.	Newspaper: Federal Register:	Not available 04/01/2015
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
COMMUNITY & SOUTHERN HOLDINGS, INC.	* 3A3	Community & Southern Holdings, Inc., Atlanta, Georgia, to acquire 100 percent of the outstanding shares of Community Business Bank, Cumming, Georgia.	Newspaper: Federal Register:	04/10/2015 04/06/2015
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
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with MoneyTree Corporation, and thereby acquire its subsidiary, First National Bank, both of Lenoir City, Tennessee.	Newspaper: Federal Register:	03/28/2015 03/20/2015

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 March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HIGHLAND PARK FINANCIAL CORP	CIC	Notice by David B. Pogrund, Chicago, Illinois, and Randy L. Green, Highland Park, Illinois, individually as co-trustees of 153 trusts for family members of the late Sanford Takiff, and acting in concert with the Takiff Family Foundation, Glencoe, Illinois, an Illinois not-for-profit corporation, controlled by its directors, Sherri Zirlin, Glencoe, Illinois; Elizabeth Scheinfeld, Glencoe, Illinois; Jill Hirsh, Glencoe, Illinois; and Bobette Takiff, Glencoe, Illinois; and Sherri Zirlin, individually; Elizabeth Scheinfeld, individually; and Jill Hirsh, individually, to retain control of 100 percent of the outstanding voting stock of Bank of Highland Park Financial Corp., Highland Park, Illinois, and thereby indirectly control First Bank of Highland Park, Highland Park, Illinois.	Newspaper: Federal Register:	03/24/2015 03/03/2015
Centrue Financial Corporation	CIC	Notice by Capital Z Partners Centrue AIV, L.P., Capital Z Partners III GP, L.P., Capital Z Partners III GP, Ltd., Capital Z Partners Management, LLC, Bradley E. Cooper, all of New York, New York, and Robert A. Spass, Westfield, New Jersey, to acquire 10 percent or more of the voting shares of Centrue Financial Corporation, Ottawa, Illinois, and thereby indirectly acquire control of Centrue Bank, Streator, Illinois.	Newspaper: Federal Register:	03/23/2015 03/27/2015
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
FIRST MENASHA BANCSHARES, INC.	CIC	Notice by Oliver Pierce Smith, Neenah, Wisconsin, to retain control of more than 10 percent of voting shares of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly control First National Bank Fox Valley, Neenah, Wisconsin.	Newspaper: Federal Register:	Not available Not available
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by the Bradford Powers Leipold 2014 Trust, with Johnson Bank as trustee, to join the existing Johnson Family Control Group through the retention of voting shares of Johnson Financial Group, Inc., Racine, Wisconsin, and the indirect retention of shares of Johnson Bank.	Newspaper: Federal Register:	Not available 03/31/2015
STURGIS BANCORP, INC.	* 3A3	Sturgis Bancorp, Inc., Sturgis, Michigan, to acquire 100 percent of voting shares of The West Michigan Savings Bank, Bangor, Michigan.	Newspaper: Federal Register:	Not available 03/13/2015

* Subject to the provisions of the Community Reinvestment Act

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 March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREENVILLE BANCSHARES, INC.	CIC	Notice by Michael J. Hackworth and Jennifer Hackworth Thompson, as co-trustees of the L. Dwayne Hackworth Irrevocable Trust, all of Ellington, Missouri, individually to acquire up to 49 percent of the outstanding common stock of Greenville Bancshares, Inc., Piedmont, Missouri (Bancshares), and as members of a family control group also consisting of the trust and L. Dwayne Hackworth, that will own 100 percent of Bancshares.	Newspaper:	03/24/2015
			Federal Register:	03/30/2015
WASHINGTON SAVINGS MHC	* 3A1	Washington Savings, M.H.C. Effingham, Illinois, proposes to become a mutual holding company through the re-organization of ownership of Washington Savings Bank, Effingham, Illinois from mutual to stock form. Washington Savings will have its depositors convert their ownership into ownership in Washington Savings, M.H.C. Washington Savings, M.H.C. will then acquire, through merger, First Federal M.H.C., Mattoon, Illinois, and simultaneously merge the subsidiary savings association, First Federal Savings and Loan Association, with and into Washington Savings.	Newspaper:	Not available
			Federal Register:	Not available

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 March 14, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEARTOOTH FINANCIAL CORPORATION	* 3A1	Beartooth Financial Corporation, Billings, Montana, to become a bank holding company by acquiring 100 percent of Beartooth Bank, Billings, Montana.	Newspaper: Federal Register:	Not available 04/13/2015
MERCHANTS FINANCIAL GROUP, INC.	CIC	Notice of Change in Control by Merchants Financial Group, Inc., Employee Stock Ownership Plan, Winona, Minnesota, to retain 10 percent or more of the voting shares of Merchants Financial Group, Inc., Winona, Minnesota, and thereby indirectly retain control of Merchants Bank, National Association, Winona, Minnesota.	Newspaper: Federal Register:	03/10/2015 03/23/2015
VALLEY BANK OF RONAN	* 18C * Branch	Valley Bank of Ronan, Ronan, Montana, to merge with Lake County Bank, Saint Ignatius, Montana, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANCORP	CIC	Notice by Frank E. Smith, Lander, Wyoming; and Mark A. Kiolbasa, Cheyenne, Wyoming; as a group acting in concert, to acquire control of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming.	Newspaper: Federal Register:	Not available 03/31/2015
COMMERCIAL BANCORP	CIC	Notice by Georgia A. Gross, Roseburg, Oregon, acting in concert with the Gross Family, to acquire control of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming.	Newspaper: Federal Register:	Not available 04/02/2015
EQUITABLE FINANCIAL MHC	* MHC Conversion * SLHC Formation	Equitable Financial Corp., proposes to become a savings and loan holding company by acquiring 100 percent of Equitable Bank, both of Grand Island, Nebraska. Upon the conversion of Equitable Financial MHC to stock form, Equitable Financial MHC and Equitable Financial Corp, the existing mid-tier holding company of Equitable Bank, will cease to exist, and Equitable Bank will become a wholly-owned subsidiary of Equitable Financial Corp, a de novo company.	Newspaper: Federal Register:	Not available Not available
IRONHORSE FINANCIAL GROUP, INC.	* 3A3	Ironhorse Financial Group, Inc., Muskogee, Oklahoma, to acquire 100 percent of the voting shares of Benefit Bank, Fort Smith, Arkansas.	Newspaper: Federal Register:	04/03/2015 04/02/2015
SOUTHEAST BANCSHARES, INC.	* 3A3 * 18C * Branch	Southeast Bancshares, Inc., Chanute, Kansas, to acquire 100 percent of the voting shares of First National Bank of Howard, Howard, Kansas. First Neodesha Bank, Neodesha, Kansas, to merge with The First National Bank of Howard, Howard, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	04/04/2015 04/06/2015

District: 10

Federal Reserve Bank of Kansas City

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:

- 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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 14, 2015

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 additional shares up to 38 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	03/26/2015 04/06/2015
FIRST BANK LUBBOCK BANCSHARES, INC.	* 3A3 * 3A1	First Bank Lubbock Bancshares, Inc., and its wholly owned subsidiary, First Bank & Trust, both of Lubbock, Texas, to acquire First National Bank of Colorado City, Colorado City, Texas.	Newspaper: Federal Register:	Not available Not available
FNBK HOLDINGS, INC.	* 3A1	FNBK Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Kemp, Kemp, Texas.	Newspaper: Federal Register:	Not available 04/13/2015
HAPPY STATE BANK	* Branch	Happy State Bank, Happy Texas, to establish a branch at 4411 98th Street, Lubbock, Texas 79424.	Newspaper: Federal Register:	Not available Not applicable
TEXAS COMMUNITY BANK	* Branch	Notice by Texas Community Bank, Laredo, Texas, to establish a branch at 2102 Guadalupe Street, Laredo, Texas 78041.	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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
60143	COMERICA BK, DALLAS, TEXAS	08/16/2012	02/23/2015	S	Large Bank

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 March 14, 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
CALWEST BANCORP	CIC	Change in Bank Control Notice filed by Bruce M. Williams and Joyce L. Williams, Anaheim, California; Brian Edward Williams, Yorba Linda, California; Ashley Maureen Williams, Orange, California; Brooke Ann Williams, Anaheim, California; Michael Robert Williams, Las Vegas, Nevada; Rebecca Kristy Williams, Fullerton, California; the Gladys M. Bryant Living Trust, Anaheim, California; and Bruce M. Williams as Trustee of the Gladys M. Bryant Living Trust, Anaheim, California, to acquire and retain 10 percent or more of the shares of CalWest Bancorp, and thereby indirectly South County Bank National Association, both of Rancho Santa Margarita, California.	Newspaper: Federal Register:	Not available 03/05/2015
CATHAY GENERAL BANCORP	* 3A5	Cathay General Bancorp, Los Angeles, California, to merge with Asia Bancshares, Inc., and thereby indirectly acquire its subsidiary bank, Asia Bank, National Association, both of Flushing, New York, with Cathay General Bancorp as the surviving entity.	Newspaper: Federal Register:	Not available 04/01/2015
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
FIRST NBC BANK HOLDING COMPANY	CIC	Notice by Castle Creek Capital Partners IV, LP, and individuals or entities that directly or indirectly control Castle Creek Capital Partners IV, LP, including Castle Creek Capital IV LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Legions IV Corp., Mikesell Advisory Corp., Pietrzak Advisory Corp., John M. Eggemeyer, III, Mark G. Merlo, J. Mikesell Thomas and John T. Pietrzak, of Rancho Santa Fe, California, to acquire approximately 12 percent of the shares of First NBC Bank Holding Company, and thereby indirectly acquire First NBC Bank, both of New Orleans, Louisiana	Newspaper: Federal Register:	03/23/2015 03/27/2015

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE OAKS BANCORP	CIC	Notice by Castle Creek Capital Partners IV, LP, and individuals or entities that directly or indirectly control Castle Creek Capital Partners IV, LP, including Castle Creek Capital IV LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Legions IV Corp., Mikesell Advisory Corp., Pietrzak Advisory Corp., John M. Eggemeyer, III, Mark G. Merlo, J. Mikesell Thomas and John T. Pietrzak, of Rancho Santa Fe, California,, to acquire approximately 11 percent of the shares of Heritage Oaks Bancorp, and thereby indirectly acquire Heritage Oaks Bank, both of Paso Robles, California.	Newspaper:	03/23/2015
			Federal Register:	03/27/2015
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:	07/15/2014
			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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act