



FEDERAL RESERVE SYSTEM

Notice of Proposals to Engage in or to Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the notices must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 21, 2016.

A. Federal Reserve Bank of San Francisco (Gerald C. Tsai, Director, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *H Bancorp LLC*, Irvine, California; to merge with Hopkins Bancorp, Inc., Baltimore, Maryland, and thereby indirectly acquire Hopkins Federal Savings Bank, Baltimore, Maryland. Upon acquisition, Hopkins Federal Savings Bank will merge into Bay Bank, FSB, Lutherville Timonium, Maryland, a wholly-owned subsidiary of Bay Bancorp, Inc.

In connection with this application, Applicant also has applied to acquire to acquire 51 percent of iReverse Home Loans, LLC, Owings Mill, Maryland, and thereby engage in activities related to extending credit, pursuant to sections 225.28(b)(1) and (b)(2) of Regulation Y.

Board of Governors of the Federal Reserve System, February 22, 2016.

Michael J. Lewandowski,
Associate Secretary of the Board.

BILLING CODE 6210-01-P

[FR Doc. 2016-04059 Filed: 2/24/2016 8:45 am; Publication Date: 2/25/2016]