
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 9, 2011

Board of Governors of the Federal Reserve System, Washington, DC 20551

Testimony and Statements

Community Banking -- statement by Maryann Hunter, deputy director, Division of Banking Supervision and Regulation, before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs regarding the challenges and opportunities facing community banks.

- Published, April 6, 2011

Banks, Foreign

Bank of Communications Co., Ltd., Shanghai, People's Republic of China -- to establish a limited branch in San Francisco, California.

- Approved, April 8, 2011

Forms

Forms -- initial Board review to extend without revision the Basel II Interagency Pillar 2 Supervisory Guidance (FR 4199).

- Proposed, April 4, 2011

Personnel

Management Division -- appointment of Richard A. Anderson as director of the division and as the Board's chief operating officer, effective April 18, 2011.

- Announced, April 7, 2011

Regulations and Policies

Margin and Capital Requirements for Swaps -- publication for comment of interagency proposed rules to establish margin and capital requirements for swap dealers, major swap participants, security-based swap dealers, and major security-based swap participants, in accordance with the Dodd-Frank Act.

- Approved, April 8, 2011

Regulations and Policies

Regulation Q (Prohibition Against Payment of Interest on Demand Deposits) -- publication for comment of proposed rule to repeal the regulation, in accordance with the Dodd-Frank Act.

- Announced, April 6, 2011

Regulation Y -- publication for comment of interagency proposed rules requiring that certain nonbank financial companies and bank holding companies submit a resolution plan ("living will") annually and a credit exposure report quarterly, in accordance with the Dodd-Frank Act.

- Approved, April 8, 2011

Enforcement

Tradition Bancshares, Inc., Houston, Texas, and Tradition Bank -- written agreement dated June 1, 2009, terminated April 4, 2011.

- Announced, April 7, 2011

H.2 Actions under delegated authority

April 3, 2011 to April 9, 2011

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

OSD Office of Staff Director

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 3184 East Sunshine Street, Springfield, Missouri.

- Approved, April 6, 2011

Secretary

Bank of the West, El Paso, Texas -- to establish a branch at 5604 East Paisano Drive, El Paso.

- Approved, April 7, 2011

Secretary

Five Points Bank, Grand Island, Nebraska -- to operate a mobile branch in Douglas and Sarpy Counties.

- Approved, April 5, 2011

Richmond

Miners Exchange Bank, Coeburn, Virginia -- to establish a branch at 313 Vanover Avenue, N.E., Wise.

- Approved, April 8, 2011

San Francisco

Mission Community Bank, San Luis Obispo, California -- to establish a branch at 3380 South Higuera Street, San Luis Obispo.

- Approved, April 8, 2011

Bank Holding Companies

Kansas City

Citizens National Corporation, Wisner, Nebraska -- to acquire First National Bank of Friend, Friend, and for Citizens National's subsidiary bank, Citizens State Bank, Wisner, to merge with First National Bank of Friend and thereby establish a branch.

- Approved, April 4, 2011

Banks, Nonmember, and Miscellaneous Institutions

New York

CLS Bank International, New York, New York -- to amend its articles of association to increase capital stock.

- Approved, April 4, 2011

Change in Bank Control

Minneapolis

Inter-Mountain Bancorp, Inc., Bozeman, Montana -- to retain control of Inter-Mountain and its subsidiary bank, First Security Bank, Bozeman.

- Permitted, April 6, 2011

Cleveland

Nextier Incorporated, Butler, Pennsylvania -- change in bank control of Nextier and its subsidiary bank, Nextier Bank, N.A., Butler.

- Permitted, April 5, 2011

Kansas City

Shelton Enterprises, Inc., Shelton, Nebraska -- change in bank control of Shelton Enterprises and its subsidiary bank, First State Bank of Shelton, Shelton.

- Permitted, April 8, 2011

Extensions of Time

Secretary

Comerica Incorporated, Dallas, Texas -- commenter's request to extend the comment period on the application to acquire Sterling Bancshares, Inc., Houston.

- Denied, April 8, 2011

International Operations

Director, BS&R

Citigroup Inc., New York, New York -- request for extension to retain certain properties.

- Granted, April 4, 2011

Director, BS&R

Silicon Valley Bank, Santa Clara, California -- waiver of prior-notice period to make an investment in Pudong Development Silicon Valley Bank, Shanghai, People's Republic of China.

- Granted, April 4, 2011

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on March 15, 2011.

- Published, April 5, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 9, 2011

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
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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHINA INVESTMENT CORPORATION	* 3A1	Application by China Investment Corporation, and Central Huijin Investment Ltd., both located in Beijing, China, for prior approval to indirectly acquire 80 percent of The Bank of East Asia (U.S.A.) National Association, New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	* 3A1	Application by Industrial and Commercial Bank of China Limited, Beijing, China, for prior approval to acquire 80 percent of The Bank of East Asia (U.S.A.) National Association, New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 9, 2011

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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

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NONE

District: 4

Federal Reserve Bank of Cleveland

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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

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Institution	Location

NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL BANCORP, INC.	* 3A1	Carroll Bancorp, Inc., Sykesville, Maryland, to become a bank holding company through the acquisition of 100% of the voting stock of Carroll Community Bank, Sykesville, Maryland, upon its conversion from a mutual state savings bank to a state-chartered stock commercial bank.	Newspaper:	Not available
			Federal Register:	04/21/2011
UNITED BANKSHARES, INC.	* 3A5	United Bankshares, Inc., Charleston, West Virginia, through its second-tier holding company, UBC Holding Company, Inc., Parkersburg, West Virginia, to acquire 100% of the voting securities of Centra Financial Holdings, Inc., Morgantown, West Virginia, and thereby indirectly acquire: Centra Financial Corporation-Martinsburg, Inc., Centra Financial Corporation-Morgantown, Inc., Centra Financial Corporation-Uniontown, Inc., Centra Financial Corporation-Hagerstown, Inc., and Centra Bank, all located in Morgantown, West Virginia.	Newspaper:	05/03/2011
			Federal Register:	05/06/2011

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

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COCONUT GROVE BANKSHARES, INC.	CIC	Prior change in control notice filed by Phillip Frost, Miami Beach, Florida, to acquire approximately 12.76 percent of the outstanding shares of voting securities of Coconut Grove Bankshares, Inc., and its subsidiary, Coconut Grove Bank, both of Miami, Florida. Total pro forma ownership will equal 20.44 percent.	Newspaper:	04/26/2011
			Federal Register:	Not available
FIRST SOUTHERN BANK	* Branch	First Southern Bank, Boca Raton, Florida, to establish a branch located at 2494 Enterprise Road, Orange City, Florida.	Newspaper:	04/19/2011
			Federal Register:	Not applicable
SC ACQUISITION CORPORATION	* 3A1	SC Acquisition Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Federal Savings & Loan Association, both of Cullman, Alabama.	Newspaper:	04/29/2011
			Federal Register:	05/06/2011

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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MIDWEST	* 18C	Bank Midwest, Spirit Lake, Iowa, to merge with	Newspaper:	Not available
	* Branch	Farmers State Bank of Sherburn, Sherburn, Minnesota. As a result of the merger, Bank Midwest will establish a branch office at 33 North Main Street, Sherburn, Minnesota.	Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUMMIT BANK	* Branch	Summit Bank, Arkadelphia, Arkansas, to establish a branch facility to be located in Lonsdale, Arkansas.	Newspaper:	04/22/2011
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE CORPORATION	CIC	Notice by Stuart James Sneer, Mankato, Minnesota, as a trustee of three Sneer Family trusts to individually acquire control of 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly acquire control of United Prairie Bank, Mountain Lake, Minnesota. Notice by Jeffrey Lee Weldon, Mankato, Minnesota, as a trustee of four Sneer Family trusts to individually acquire control of 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly acquire control of United Prairie Bank, Mountain Lake, Minnesota. Notices by Jennifer Susan Johnson, Chanhassen, Minnesota, as trustee of three Sneer Family trusts, the Stuart James Sneer Revocable Trust, the Stuart James Sneer Irrevocable Trust I, the Stuart James Sneer Irrevocable Trust II, the Jennifer Susan Johnson Revocable Trust, the Jennifer Susan Johnson Irrevocable Trust I, and the Jennifer Susan Johnson Irrevocable Trust II, all of Mankato, Minnesota, to join the James and Susan Sneer Family Group which controls 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly controls United Prairie Bank, Mountain Lake, Minnesota.	Newspaper:	Not available
			Federal Register:	04/15/2011
FIRST BANCORPORATION, INC.	CIC	Kristine H. Cleary, Whitefish Bay, Wisconsin, as an individual; trustee of the 2008 Family Irrevocable Trust KHC ("KHC Trust"); and custodian of three minor children to acquire control of First Bancorporation, Inc. ("First BC") and thereby indirectly acquire control of State Bank Financial ("Bank"), both of La Crosse, Wisconsin. Sandra G. Cleary, La Crosse, Wisconsin, as an individual; trustee of the 2008 Family Irrevocable Trust SGC ("SGC Trust"); and custodian of two minor children to acquire control of First BC and thereby indirectly acquire control of Bank. In addition, KHC Trust and SGC Trust, both of La Crosse, Wisconsin, and five minor children to acquire and retain shares of First BC and thereby join the Cleary Family Group, which controls First BC.	Newspaper:	Not available
			Federal Register:	04/25/2011

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST INTERSTATE BANCSYSTEM, INC.	CIC	Retroactive notice by Riki Rae Davidson, Devin Scott, Kayla Scott, Shad Scott, and Shann Scott, all of Billings, Montana, individually; First Interstate Bank as trustee of three separate Scott family trusts; Sandra Suzor as Voting Agent of five separate Scott family trusts; Susan Baker as Voting Agent of one Scott family trust; and as co-trustee of one Scott family trust; Homer Rollins Scott as Voting Agent of two separate Scott family trusts; and Charles Heyneman as Voting Agent of two separate Scott family trusts, for approval to join the Scott Family Group, which controls 25 percent or more of First Interstate BancSystem, Inc., Billings, Montana, and thereby indirectly controls First Interstate Bank, Billings, Montana.	Newspaper: 04/20/2011 Federal Register: 04/25/2011

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
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NONE

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAILEYVILLE BANCSHARES, INC.	CIC	Notification by Paul R. Boeding and Marilyn E. Boeding, both of Seneca, Kansas, to acquire control of Baileyville Bancshares, Inc., parent of Baileyville State Bank, both in Seneca, Kansas.	Newspaper: Federal Register:	Not available 04/22/2011
FARMERS STATE BANCSHARES, INC.	* 3A1	Farmers State Bancshares, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Investment Co., parent of Farmers State Bank, all in Dodge, Nebraska.	Newspaper: Federal Register:	Not available 05/06/2011
FARMERS STATE BANKSHARES, INC.	CIC	Notification by Jeffrey C. Wallace, Cheyenne, Wyoming, individually; and the Kimberly Ann Sumner Irrevocable Trust Dated 01/10/91, Jeffrey C. Wallace, trustee, individually; to retain control of Farmers State Bankshares, Inc., parent of Wyoming Bank & Trust, both in Cheyenne, Wyoming.	Newspaper: Federal Register:	Not available 04/27/2011
FRONTIER MANAGEMENT, LLC	CIC	Notice submitted by the Mark T. Mowat, Omaha, Nebraska, as a member of a group acting in concert, to acquire control of Frontier Management, LLC, Omaha, Nebraska. Frontier Management, LLC is a bank holding company by virtue of its management agreement with and control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska. Frontier Holdings, LLC controls Frontier Bank, Madison, Nebraska, Frontier Bank, Davenport, Nebraska, and Pender State Bank, Pender, Nebraska.	Newspaper: Federal Register:	Not available 04/28/2011
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with First National Bank of Borger, Panhandle, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	05/09/2011 Not applicable
LAWRENCE FINANCIAL CORPORATION	CIC	Notification by Todd L. Sutherland, Lawrence, Kansas, individually and as trustee of the Todd L. Sutherland 2005 Revocable Trust, to acquire control of Lawrence Financial Corporation, parent of The University National Bank of Lawrence, both in Lawrence, Kansas.	Newspaper: Federal Register:	Not available 04/22/2011

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
SSB BANCSHARES, INC.	3A1	SSB Bancshares, Inc., Anahuac, Texas, to become a bank holding company by acquiring 100 percent of Security State Bank, Anahuac, Texas.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 9, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper:	Not available
			Federal Register:	Not applicable
CASCADE BANCORP	CIC	Michael Fayne Rosinus, of Winnetka, Illinois, to acquire 0.11 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire voting shares of Bank of the Cascades, both of Bend, Oregon, and join with BOTC Holdings LLC with respect to its investment in Cascade Bancorp, resulting in a total collective acquisition of 24.46% of the voting shares of Cascade Bancorp.	Newspaper:	Not available
			Federal Register:	03/09/2011
COMMUNITY FINANCIAL GROUP, INC.	CIC	Interagency Notice of Change in Control by Wheatland Bank Employee Stock Ownership Plan, Spokane, Washington, and its trustees, Susan Marie Horton, Cheney, Washington; Dennis Dale Bly, Davenport, Washington; and Jayne Therese Deife, Marlin, Washington, for approval to retain 23.71 percent of the outstanding voting shares of Community Financial Group, Inc. and thereby indirectly Wheatland Bank, both of Spokane, Washington.	Newspaper:	Not available
			Federal Register:	04/28/2011
COMMUNITY FINANCIAL GROUP, INC.	CIC	Interagency Notice of Change in Control by Susan Marie Horton, Cheney, Washington; Raymond Lee Pittman, Jr., Mesa, Arizona; Rosa Maria Pittman, Spokane, Washington; Ted Davis Rhodes, Spokane Valley, Washington; and Wheatland Bank Employee Stock Ownership Plan, Spokane, Washington, together a group acting in concert for approval to retain 22.13 percent of the outstanding shares of Community Financial Group, Inc. and thereby indirectly control Wheatland Bank, both of Spokane, Washington.	Newspaper:	Not available
			Federal Register:	04/28/2011
HOME FEDERAL BANCORP, INC.	* 3A1	Home Federal Bancorp, Inc., to become a bank holding company by acquiring 100 percent of Home Federal Bank, both of Nampa, Idaho.	Newspaper:	05/07/2011
			Federal Register:	04/25/2011
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, and Morgan Stanley Private Bank, National Association, Purchase, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	04/25/2011

Federal Reserve Bank of San Francisco

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