
Federal Reserve Release



H.2

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

No. 19

Week Ending May 7, 2011

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

Forms

Forms -- initial Board review to extend without revision the Application for Membership in the Federal Reserve System (FR 2083-2083C), Application for Adjustment in the Holding of Federal Reserve Bank Stock (FR 2056), Member Banks Converting into or Merging into Nonmember Banks (FR 2086a), De Novo National Banks (FR 2030), Nonmember State Banks Converting into National Banks (FR 2030a), Member Banks in Voluntary Liquidation (FR 2086), Insolvent Member Banks (FR 2087), and Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6).

- Proposed, May 2, 2011

Enforcement

Calwest Bancorp, Rancho Santa Margarita, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, May 3, 2011

First Financial Service Corporation, Elizabethtown, Kentucky -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, May 3, 2011

Regent Bancorp, Inc., Davie, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, May 3, 2011

H.2 Actions under delegated authority

May 1, 2011 to May 7, 2011

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
OSD Office of Staff Director

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2251 North 9th Street, Broken Arrow, Oklahoma.

- Approved, May 3, 2011

Richmond

Congressional Bank, Potomac, Maryland -- to establish a branch at 150 Elden Street, Herndon, Virginia.

- Approved, May 3, 2011

Atlanta

First Southern Bank, Boca Raton, Florida -- to establish a branch at 2494 Enterprise Road, Orange City.

- Approved, May 4, 2011

Bank Holding Companies

Secretary

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- to acquire PWMG Bank and Trust, Inc., Hershey.

- Approved, May 6, 2011

St. Louis

Byron B. Webb, Inc., San Diego, California -- to engage de novo in real estate appraisal.

- Approved, May 6, 2011

Bank Holding Companies

Atlanta

IBERIABANK Corporation, Lafayette, Louisiana -- waiver of application to merge with Cameron Bancshares, Inc., Lake Charles, in connection with the merger of their respective subsidiary banks, IBERIABANK, Lafayette, and Cameron State Bank, Lake Charles.

- Granted, May 5, 2011

Cleveland

Insight Bancshares, Inc., Columbus, Ohio -- to become a bank holding company and to acquire Insight Bank, Columbus.

- Returned, May 5, 2011

Secretary

Premara Financial, Inc., Washington, D.C. -- to become a bank holding company and to acquire shares of Carolina Premier Bank, Charlotte, North Carolina.

- Approved, May 6, 2011

Dallas

VB Texas, Inc., Houston, Texas -- to acquire Founders Bank, SSB, Sugar Land, through its merger with VB's subsidiary bank, Vista Bank Texas, Houston.

- Approved, May 5, 2011

Bank Mergers

Secretary

Bank Midwest, Spirit Lake, Iowa -- to merge with Farmers State Bank of Sherburn, Sherburn, Minnesota, and thereby establish a branch.

- Approved, May 4, 2011

Bank Mergers

Atlanta

IBERIABANK, Lafayette, Louisiana -- to merge with Cameron State Bank, Lake Charles.

- Approved, May 5, 2011

Change in Bank Control

Minneapolis

Bridgewater Bancshares, Inc., Bloomington, Minnesota -- change in bank control of Bridgewater and its subsidiary bank, Bridgewater Bank, Bloomington.

- Permitted, May 5, 2011

Kansas City

Farmers State Bankshares, Inc., Cheyenne, Wyoming -- to retain control of Farmers and its subsidiary bank, Wyoming Bank & Trust, Cheyenne.

- Permitted, May 5, 2011

Chicago

First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- change in bank control of First Mid-Illinois and its subsidiary bank, First Mid-Illinois Bank & Trust, National Association, Mattoon.

- Permitted, May 6, 2011

Extensions of Time

St. Louis

Central Bancshares, Inc., Little Rock, Arkansas -- extension to August 3, 2011, to become a bank holding company and to acquire Central Bank, Little Rock.

- Granted, May 4, 2011

Extensions of Time**Secretary**

China Investment Corporation, Beijing, People's Republic of China; Central Huijin Investment Limited; and Industrial and Commercial Bank of China Limited -- commenter's request to extend the comment period on the applications to acquire shares of The Bank of East Asia (U.S.A.) National Association, New York, New York.

- Denied, May 5, 2011

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to July 29, 2011, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, May 4, 2011

International Operations**Director, BS&R**

JPMorgan Chase & Co., New York, New York -- waiver of remainder of prior-notification period for JPMorgan Chase and certain subsidiaries to invest in certain United Kingdom-based subsidiaries, and modification of the aggregate investment limit of Regulation K.

- Granted, May 3, 2011

Director, BS&R

Standard Chartered Bank International (Americas) Limited, Miami, Florida -- waiver of remainder of prior-notification period to invest in a new Cayman Islands limited partnership.

- Granted, May 6, 2011

Membership

Boston

Canton Co-operative Bank, Canton, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, May 6, 2011

Kansas City

RCB Bank, Claremore, Oklahoma -- to become a member of the Federal Reserve System.

- Approved, May 4, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
LOWELL FIVE BANCORP MHC	* 3A1	Lowell Five Bancorp, MHC and Lowell Five Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring The Lowell Five Cents Savings Bank, Lowell, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	06/02/2011
MECHANICS BANCORP, MHC	* 3A1	Mechanics Bancorp, MHC and Mechanics Bancorp, Inc., both of Taunton, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Mechanics Co-operative Bank, Taunton, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	05/21/2011
	* 3A3		Federal Register:	05/16/2011
NEWBURYPORT FIVE CENTS BANCORP MHC	* 3A1	Newburyport Five Cents Bancorp, MHC and Newburyport Five Cents Bancorp, Inc., both of Newburyport, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Newburyport Five Cents Savings Bank, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

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

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Banco de Chile, Santiago, Chile.	Newspaper:	Not applicable
			Federal Register:	Not applicable

Federal Reserve Bank of New York

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

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

Federal Reserve Bank of Philadelphia

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

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEXTIER INCORPORATED	CIC	Notice of Change in Bank Control by Mark A. Snyder, Kittanning, Pennsylvania, to acquire up to 13.74% of the voting shares of NexTier, Inc., Butler, Pennsylvania	Newspaper:	05/13/2011
			Federal Register:	05/16/2011

Federal Reserve Bank of Cleveland

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

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending May 7, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PIEDMONT COMMUNITY BANK HOLDINGS, INC.	* 3A3	Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, to acquire up to 66% of the voting securities of Crescent Financial Corporation, Cary, North Carolina, and thereby indirectly acquire control of Crescent State Bank, Cary, North Carolina.	Newspaper:	05/25/2011
			Federal Register:	05/27/2011
RBC BANK (USA)	* Branch	RBC Bank (USA), Raleigh, North Carolina, to establish a branch at 3401 Raleigh Road, Wilson, North Carolina	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

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

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending May 7, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by Ranjeet Singh Sidhu, Kuala Lumpur, Malaysia, to acquire approximately 85.54 percent of the outstanding shares of Hometown Community Bancshares, and its subsidiary, Hometown Community Bank, both of Braselton, Georgia.	Newspaper:	05/28/2011
			Federal Register:	05/23/2011
SEQUATCHIE VALLEY BANCSHARES, INC.	* 3A3	Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee to acquire 100 percent of the outstanding shares of The Citizens Bank of Spencer, Spencer, Tennessee.	Newspaper:	05/30/2011
			Federal Register:	05/23/2011

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.

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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK	* 18C * Branch	American State Bank, Osceola, Iowa, to purchase certain assets and assume the deposits of the Winterset branch office of Exchange State Bank, Adair, Iowa. American State Bank will thereby establish a branch office at 113 S. John Wayne Drive, Winterset, Iowa.	Newspaper: Federal Register:	Not available Not applicable
MARSHALL & ILSLEY CORPORATION	4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire an additional 4 percent equity interest in Taplin, Canida & Habacht, LLC, Miami, Florida, for a total ownership of 88 percent, and thereby continue to engage in financial and investment advisory services and securities brokerage services.	Newspaper: Federal Register:	Not applicable 05/20/2011
NORTH CENTRAL BANCSHARES, INC.	* 3A1	North Central Bancshares, Inc., Fort Dodge, Iowa, to become a bank holding company following the conversion its subsidiary, First Federal Savings Bank of Iowa, Fort Dodge, Iowa, from a federally chartered savings bank to a state chartered bank.	Newspaper: Federal Register:	Not available 06/06/2011
WINTRUST FINANCIAL CORPORATION	4c8	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Great Lakes Advisors, Inc., Chicago, Illinois, and thereby engage in financial and investment advisory activities.	Newspaper: Federal Register:	Not applicable Not available

Federal Reserve Bank of Chicago

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

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CROCKETT	* Branch	Bank of Crockett, Bells, Tennessee, to establish a branch facility to be located at 2195 Cypress Church Road, Bells, Tennessee.	Newspaper:	05/12/2011
			Federal Register:	Not applicable
BYRON B. WEBB, INC.	4c8	Byron B. Webb, Inc., San Diego, California, to engage, de novo, in real estate appraisal.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CANTON BANCSHARES, INC.	* 3A3	Canton Bancshares, Inc., Hannibal, Missouri, to acquire 100 percent of Canton State Bank, Canton, Missouri.	Newspaper:	Not available
			Federal Register:	05/20/2011
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, from 3.96 percent to 9.9 percent.	Newspaper:	05/24/2011
			Federal Register:	05/26/2011
FIRST UNITED, INC.	CIC	Notice by The Lawton Partners Trust, with Robert A. Lawton as trustee, Central City, Kentucky, to retain control of First United, Inc., Central City, Kentucky.	Newspaper:	05/18/2011
			Federal Register:	05/20/2011

District: 8
Federal Reserve Bank of St. Louis

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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
215 HOLDING CO.	CIC	Change in Control Notice by Brian P. Short, St. Paul, Minnesota; Carolyn P. Short, Flourtown, Pennsylvania; and Marianne D. Short, St. Paul, Minnesota; individually and as trustees of fourteen Short family trusts, to retain 25 percent or more of the voting shares and thereby control of 215 Holding Company, Minneapolis, Minnesota. Kevin J. Short, Mahtomedi, Minnesota; Elizabeth J. Short, University Heights, Ohio; Colleen V. Short, Edina, Minnesota; and the trustees (Marion D. Short, Edina, Minnesota; Brian P. Short; Carolyn P. Short; and Marianne D. Short) on behalf of one or more of seventeen Short family trusts to join the Short Family Group, which controls 25 percent or more of the voting shares of 215 Holding Company, and thereby indirectly retain control of First Farmers & Merchants National Bank, Luverne, Minnesota; First Farmers & Merchants National Bank, Fairmont, Minnesota; First Farmers & Merchants State Bank, Brownsdale, Minnesota; First Farmers & Merchants State Bank of Grand Meadow, Grand Meadow, Minnesota; First Farmers & Merchants National Bank, Le Sueur, Minnesota; and White Rock Bank, Cannon Falls, Minnesota.	Newspaper: Federal Register:	Not available 05/17/2011
FIRST WESTERN BANK AND TRUST	* 18C * Branch	First Western Bank & Trust, Minot, North Dakota, to merge with First Western Bank & Trust, Eden Prairie, Minnesota, and incident thereto proposes to establish a branch at 100 Prairie Center Drive, Eden Prairie, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
LEACKCO BANK HOLDING COMPANY, INC.	* 3A5	Leackco Bank Holding Company, Inc., Wolsey, South Dakota, to acquire 100 percent of Kingsbury Bank Holding Company, De Smet, South Dakota, and thereby indirectly acquire Peoples State Bank, De Smet, South Dakota.	Newspaper: Federal Register:	Not available Not available
NORTHERN FINANCIAL CORPORATION	CIC	Change in Control Notice by James Anton Senty, Onalaska, Wisconsin, to gain control of Northern Financial Corporation, Independence, Wisconsin, and thereby indirectly gain control of Independence State Bank, Independence, Wisconsin.	Newspaper: Federal Register:	05/20/2011 05/12/2011
SAINT JOSEPH BANCSHARES ACQUISITIONS, INC.	* 3A3	Saint Joseph Bancshares Acquisitions, Inc., Saint Joseph, Minnesota, to acquire 100 percent of Financial Bancshares Company, Becker, Minnesota, and thereby indirectly acquire Sherburne State Bank, Becker, Minnesota.	Newspaper: Federal Register:	05/23/2011 05/27/2011

District: 9
Federal Reserve Bank of Minneapolis

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

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
DENISON BANCSHARES, INC. OF HOLTON	4c8	Denison Bancshares, Inc. of Holton, proposes to retain 100 percent of Southview Apartments of Holton, LLC, both in Holton, Kansas, and thereby engage in community development activities.	Newspaper:	Not applicable
			Federal Register:	05/24/2011
FBHC HOLDING COMPANY	CIC	Notification by the O. Jay Tomson Revocable Trust, Ollie Jay Tomson, Mason City, Iowa, trustee, to retain control of FBHC Holding Company, parent of Flatirons Bank, both in Boulder, Colorado.	Newspaper:	Not available
			Federal Register:	05/20/2011
FIRST NEODESHA BANK	* 18C * Branch	First Neodesha Bank, Neodesha, Kansas, to merge with Bank of Parsons, Parsons, Kansas, and incident thereto, to establish two branches.	Newspaper:	06/06/2011
			Federal Register:	Not applicable
INTERBANK	* 18C * Branch	Interbank, Oklahoma City, Oklahoma, to purchase certain assets and assume certain liabilities of First Capital Bank, Guthrie, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not applicable
PALCO BANKSHARES, INC.	* 3A1	Palco Bankshares, Inc., Palco, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Midwest Community Bank, Plainville, Kansas.	Newspaper:	05/21/2011
			Federal Register:	05/31/2011
STATE BANK EMPLOYEES STOCK OWNERSHIP PLAN	CIC	Notification by Stanley D. Ostmeyer, Quinter, Kansas, to become trustee of the State Bank Employee Stock Ownership Plan, Hoxie, Kansas, and thereby acquire control of Prairie State Bancshares, Inc., parent of State Bank, both in Hoxie, Kansas.	Newspaper:	Not available
			Federal Register:	05/24/2011

District: 10
Federal Reserve Bank of Kansas City

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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHALYBEATE SPRINGS CORPORATION	CIC	Jonathan Ross Kasling of Hughes Springs, Texas, Individually; Mayo Givens Kasling III of Hughes Springs, Texas, Individually; Jonathan Ross Kasling of Hughes Springs, Texas; Mayo Givens Kasling III of Hughes Springs, Texas; Mayo Givens Kasling, Jr. of Hughes Springs, Texas and Mayo Givens Kasling, Jr. as Trustee for the Mayo G. Kasling III 1996 Trust and as Trustee for the Jonathan Ross Kasling 1996 Trust; Rebecca Lynn Kasling of Hughes Springs, Texas; Mayo Givens Kasling, Sr. of Hughes Springs, Texas; Catherine Denise Kasling DeWitt of Hughes Springs, Texas; Misty Morgan Lake of Hughes Springs, Texas; Randall Marc Morgan of Hughes Springs, Texas; Sarah Virginia Kasling Shelton of Hughes Springs, Texas and Sarah Virginia Kasling as Trustee for the Ricky Dub Shelton Jr. 1996 Trust and as Trustee for the Shelby Shelton 1996 Trust and as Trustee for the Trenton Shelton 1996 Trust; Roy Kemp Kasling of Austin, Texas and Roy Kemp Kasling as Trustee for the Alexandra Kasling 1996 Trust and as Trustee for the Natalie Kasling 1996 Trust; all as members of the Kasling Family Group, intend to apply to the Federal Reserve Board for permission to retain control of 25 percent or more of the shares of Chalybeate Springs Corporation, Hughes Springs, Texas and thereby indirectly retain control of The First National Bank of Hughes Springs, Hughes Springs, Texas.	Newspaper:	Not available
			Federal Register:	05/11/2011
FIRST NATIONAL BANK IN QUANAH	Member	First Capital Bank, Quanah, Texas ("FCB"), to become a member of the Federal Reserve System. FCB is formerly known as First National Bank in Quanah, Quanah, Texas	Newspaper:	Not applicable
			Federal Register:	Not applicable
PLATINUM BANCSHARES OF TEXAS, INC.	* 3A1	Platinum Bancshares of Texas, Inc., Lubbock, Texas, to become a bank holding company by acquiring 100 percent of Platinum Bank, Lubbock, Texas.	Newspaper:	Not available
			Federal Register:	05/27/2011

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

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 7, 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
BAY COMMERCIAL BANK	Member	Bay Commercial Bank, Walnut Creek, California, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Castle Creek Capital IV, Castle Creek Advisors IV, LLC, Castle Creek Capital Partners IV, LP, John Eggemeyer, William Ruh, Mark Merlo, and Joseph Misesell Thomas, all of Rancho Santa Fe, California, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper:	Not available
			Federal Register:	Not available
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Stadium Capital Partners, L.P., Stadium Capital Qualified Partners, L.P., Stadium Capital Management LLC, and John Welborn, all of Bend, Oregon, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of San Francisco

Filings received during the week ending May 7, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SYRINGA BANCORP	CIC	Larry Dale Williams, Boise, Idaho, to acquire up to approximately 49 percent of the voting shares of Syringa Bancorp, and thereby indirectly acquire voting shares of Syringa Bank, both of Boise, Idaho.	Newspaper:	Not available
			Federal Register:	05/23/2011

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					