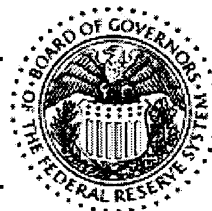

Federal Reserve Release



H.2

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

No. 20

Week Ending May 14, 2011

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

Testimony and Statements

Systemic Risk and Financial Stability -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's role in monitoring systemic risk and promoting financial stability.

- Published, May 12, 2011

Bank Holding Companies

Hancock Holding Company, Gulfport, Mississippi -- to acquire Whitney Holding Corporation, New Orleans, Louisiana, and indirectly acquire Whitney National Bank.

- Approved, May 10, 2011

Forms

Forms -- final Board review to extend without revision the disclosure requirements of Regulation DD (Truth in Savings).

- Approved, May 9, 2011

Personnel

Office of Inspector General -- appointment of Elise M. Ennis as acting inspector general.

- Announced, May 10, 2011

Regulations and Policies

Regulation E (Electronic Fund Transfers) -- publication for comment of amendments to implement provisions of the Dodd-Frank Act that provide new protections, disclosures, and error resolution rights for consumers who send remittance transfers to recipients in foreign countries.

- Approved, May 11, 2011

Enforcement

HCSB Financial Corporation, Loris, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, May 12, 2011

Johnson Financial Group, Inc., Racine, Wisconsin, and Johnson Bank -- written agreement with the Federal Reserve Bank of Chicago and the State of Wisconsin Department of Financial Institutions.

- Announced, May 12, 2011

Liberty Shares, Inc., Hinesville, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, May 12, 2011

Metropolitan Bank Group, Inc., Chicago, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, May 12, 2011

Mid-Wisconsin Financial Services, Inc., Medford, Wisconsin -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, May 12, 2011

H.2 Actions under delegated authority

May 8, 2011 to May 14, 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 Holding Companies

Boston

First Connecticut Bancorp, Inc., Farmington, Connecticut -- to acquire Farmington Bank, Farmington, in connection with the holding company's conversion from mutual to stock form.

- Approved, May 10, 2011

San Francisco

Home Federal Bancorp, Inc., Nampa, Idaho -- to become a bank holding company and to acquire Home Federal Bank, Nampa.

- Approved, May 13, 2011

Richmond

Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina -- to engage in lending and credit-related activities through its subsidiary, VantageSouth Holdings, LLC, Raleigh.

- Approved, May 13, 2011

Atlanta

SC Acquisition Corporation, Cullman, Alabama -- to become a bank holding company and to acquire First Federal Savings & Loan Association, Cullman.

- Approved, May 13, 2011

Bank Mergers

Kansas City

InterBank, Oklahoma City, Oklahoma -- to merge with First National Bank of Borger, Panhandle, Texas, and thereby establish a branch.

- Approved, May 13, 2011

Philadelphia

Luzerne Bank, Luzerne, Pennsylvania -- to purchase certain assets and assume the liabilities of the Hazle Township Branch of First Columbia Bank and Trust Company, Bloomsburg, and to invest in bank premises.

- Approved, May 13, 2011

Bank Premises

New York

The Bank of New York Mellon, New York, New York -- to increase its investment in bank premises.

- Withdrawn, May 12, 2011

Change in Bank Control

San Francisco

Bank of Idaho Holding Co., Idaho Falls, Idaho -- to retain control of Bank of Idaho Holding and its subsidiary bank, The Bank of Idaho, Idaho Falls.

- Permitted, May 13, 2011

Minneapolis

Farmers State Corporation, Mankato, Minnesota -- change in bank control of Farmers State and its subsidiary bank, United Prairie Bank, Mountain Lake.

- Permitted, May 13, 2011

Change in Bank Control

Chicago

Newell Bancshares, Inc., Newell, Iowa -- to retain control of Newell and its subsidiary bank, First Community Bank, Newell.

- Permitted, May 13, 2011

Financial Holding Companies

Secretary

Bancorp of Montana Holding Company, Missoula, Montana -- election to become a financial holding company.

- Effective, May 12, 2011

International Operations

Director, BS&R

First Midwest Bank, Itasca, Illinois -- to establish Calumet Investment Corporation, Itasca, as an agreement corporation, and for Calumet to retain an initial investment in Calumet Investment Ltd., Hamilton, Bermuda.

- Approved, May 13, 2011

Director, BS&R

The Northern Trust International Banking Corporation, Jersey City, New Jersey -- waiver of remainder of prior-notification period to invest through its subsidiary, Northern Trust (Ireland) Limited, Dublin, Ireland, in Bank of Ireland Securities Services, Limited; Bank of Ireland Nominees Limited; IBI Nominees Limited; and IBI Property Nominees Limited.

- Granted, May 12, 2011

Membership

St. Louis

Fordyce Bank & Trust Co., Fordyce, Arkansas -- to become a member of the Federal Reserve System.

- Approved, May 9, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 14, 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
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:	05/31/2011
WALPOLE CO-OPERATIVE BANK	Member	Application by Walpole Co-operative Bank, Walpole, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 May 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
Banco BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey and Fall River, Massachusetts, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK OF NEW YORK MELLON, THE	Premises	The Bank of New York Mellon, New York, New York, proposes to increase its investment in bank premises.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 May 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
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.

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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREAT STATE BANK	Member	Great State Bank, Wilkesboro, North Carolina, to become a state member bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RBC BANK (USA)	* Branch	RBC Bank (USA), Raleigh, North Carolina, to establish a branch at 3401 Raleigh Road, Wilson, North Carolina	Newspaper:	05/06/2011
			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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMALGAMATED INVESTMENTS COMPANY	CIC	Notice by Richard F. Levy, Riverwoods, Illinois, as Trustee of the Eugene P. Heytow Trust, dated March 23, 1988, as amended, to acquire more than 25 percent of the voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly control Amalgamated Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
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:	05/27/2011 Not applicable
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 05/27/2011

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 911 NE Sam Walton Lane, Lee's Summit, Missouri.	Newspaper:	05/20/2011
			Federal Register:	Not applicable
CANTON BANCSHARES, INC.	* 3A3	Canton Bancshares, Inc., Hannibal, Missouri, to acquire 100 percent of Canton State Bank, Canton, Missouri.	Newspaper:	06/13/2011
			Federal Register:	05/20/2011
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas to establish a mobile branch in Bay, Calhoun, Franklin, Gulf, Lake, Leon, Liberty, Orange, and Seminole counties. All counties are located in Florida.	Newspaper:	05/19/2011
			Federal Register:	Not applicable
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a mobile branch in Wakulla County, Florida.	Newspaper:	05/26/2011
			Federal Register:	Not applicable
SOUTHERN BANK	* Branch	Southern Bank, Poplar Bluff, Missouri, to establish a branch facility to be located at 4650 South National, Suite C-4, Springfield, Missouri.	Newspaper:	05/22/2011
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 14, 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:	05/16/2011
			Federal Register:	06/01/2011
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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	06/06/2011

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 14, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
INTERBANK	* 18C * Branch	Interbank, Oklahoma City, Oklahoma, to purchase certain assets and assume certain liabilities of First Capital Bank, Guthrie, Oklahoma.	Newspaper:	06/05/2011
			Federal Register:	Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 10

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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 14, 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
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
VIEWPOINT FINANCIAL GROUP, INC.	* 3A1	Viewpoint Financial Group, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of ViewPoint Bank, National Association, Plano, Texas.	Newspaper:	Not available
			Federal Register:	06/11/2011

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 14, 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
BANKGUAM HOLDING COMPANY	* 3A1	1) BankGuam Holding Company, to become a bank holding company by acquiring 100 percent of Bank of Guam, both of Hagatna, Guam, and also 2) elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	06/13/2011
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:	05/04/2011
			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:	05/09/2011
			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

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 14, 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:	05/23/2011
			Federal Register:	05/23/2011

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act