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**Federal Reserve Release**

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*H.2*

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

***No. 22***

***Week Ending May 28, 2011***

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

Extensions of Time

Morgan Stanley, New York, New York -- request for an extension of time to file certain regulatory reports.

- Granted, May 24, 2011

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information (FR 4100).

- Approved, May 24, 2011

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$5 billion in 28-day term deposits on May 31, 2011.

- Announced, May 25, 2011

Regulations and Policies

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.

- Approved, May 24, 2011

Enforcement

BW Bancorp, Ely, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, May 24, 2011

Community Financial Shares, Inc., Glen Ellyn, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, May 26, 2011

Enforcement

Four Oaks Fincorp, Inc., Four Oaks, North Carolina, and Four Oaks Bank & Trust Company -- written agreement with the Federal Reserve Bank of Richmond and the State of North Carolina Office of the Commissioner of Banks.

- Announced, May 26, 2011

North Texas Bancshares, Inc., Dallas, Texas, and North Texas Bancshares of Delaware, Inc., Wilmington, Delaware -- written agreement with the Federal Reserve Bank of Dallas and the Banking Commissioner of the Texas Department of Banking.

- Announced, May 26, 2011

Provident Community Bancshares, Inc., Rock Hill, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, May 26, 2011

## H.2 Actions under delegated authority

May 22, 2011 to May 28, 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

#### San Francisco

AltaPacific Bank, Santa Rosa, California -- to establish a branch at 9373 Haven Avenue, Rancho Cucamonga.

- Approved, May 26, 2011

#### St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 911 NE Sam Walton Lane, Lee's Summit, Missouri.

- Approved, May 25, 2011

#### Secretary

Bank of Crockett, Bells, Tennessee -- to establish a branch at 2195 Cypress Church Road, Bells.

- Approved, May 24, 2011

#### Richmond

RBC Bank (USA), Raleigh, North Carolina -- to establish a branch at 3401 Raleigh Road, Wilson.

- Approved, May 27, 2011

#### St. Louis

Southern Bank, Poplar Bluff, Missouri -- to establish a branch at 4650 South National Avenue, Suite C-4, Springfield.

- Approved, May 25, 2011

Bank Branches, Domestic

Chicago

Village Bank & Trust, Arlington Heights, Illinois -- to establish a branch at 1545 Ellinwood Avenue, Des Plaines.

- Approved, May 26, 2011

Bank Holding Companies

Kansas City

Adbanc, Inc., Ogallala, Nebraska -- to engage in lending activities.

- Withdrawn, May 26, 2011

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire FBC Financial Corporation, Claremore, and its subsidiary thrift, 1st Bank Oklahoma, and thereby engage in the operation of a savings association.

- Approved, May 26, 2011

Cleveland

Community Holding Company, Inez, Kentucky -- waiver of application to acquire Community Thrift Holding Company, Inez, in connection with the merger of Community Thrift's subsidiary savings bank, Inez Deposit Bank, FSB, Louisa, with and into Community Holding's subsidiary bank, Inez Deposit Bank, Inez.

- Granted, May 27, 2011

Philadelphia

GNB Financial Services, Inc., Gratz, Pennsylvania -- waiver of application to acquire The Herndon National Bank, Herndon, in connection with its merger with and into GNB's subsidiary bank, The Gratz National Bank, Gratz.

- Granted, May 23, 2011

Bank Holding Companies

Philadelphia

Landmark Bancorp, Inc., Pittston, Pennsylvania -- to engage in brokering mortgage loans and providing related services through Landmark Healthcare Mortgage Services, LLC, Pittston.

- Approved, May 26, 2011

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire an additional interest in Taplin, Canida & Habacht, LLC, Miami, Florida, and thereby continue to engage in financial and investment advisory services and securities brokerage services.

- Approved, May 27, 2011

Boston

Mechanics Bancorp, MHC, Taunton, Massachusetts, and Mechanics Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Mechanics Co-operative Bank, Taunton.

- Approved, May 27, 2011

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Atlantic Southern Bank, Macon, Georgia, and First Georgia Banking Company, Franklin, and to retain the acquired facilities as branches (three applications).

- Withdrawn, May 24, 2011

Change in Bank Control

Atlanta

Coconut Grove Bankshares, Inc., Miami, Florida -- change in bank control of Coconut Grove and its subsidiary bank, Coconut Grove Bank, Miami.

- Permitted, May 25, 2011

San Francisco

Community Financial Group, Inc., Spokane, Washington -- to retain control of Community Financial and its subsidiary bank, Wheatland Bank, Spokane (two notices).

- Permitted, May 27, 2011

Minneapolis

First Bancorporation, Inc., La Crosse, Wisconsin -- change in bank control of First Bancorporation and its subsidiary bank, State Bank Financial, La Crosse.

- Permitted, May 25, 2011

Minneapolis

First Interstate BancSystem, Inc., Billings, Montana -- change in bank control of First Interstate and its subsidiary bank, First Interstate Bank, Billings.

- Permitted, May 27, 2011

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- to retain control of Sunrise Bank.

- Permitted, May 25, 2011

Extensions of Time

Secretary

Mitsubishi UFJ Financial Group, Tokyo, Japan -- commenter's request to extend the comment period on the application to acquire shares of Morgan Stanley, New York, New York.

- Denied, May 13, 2011

(A/C)

International Operations

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts -- waiver of remainder of prior-notification period for its Edge corporation subsidiary, State Street International Holdings, Boston, to acquire two foreign trusts.

- Granted, May 27, 2011

Membership

San Francisco

Westamerica Bank, San Rafael, California -- to become a member of the Federal Reserve System.

- Approved, May 25, 2011



District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 28, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEWBURYPORT FIVE CENTS BANCORP MHC	* 3A1 * 3A3	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: Federal Register:	05/28/2011 05/31/2011
WATERTOWN SAVINGS BANK	Member	Application by Watertown Savings Bank, Watertown, 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: Federal Register:	Not applicable Not applicable

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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
339773	NEEDHAM BK, NEEDHAM, MASSACHUSETTS	11/15/2010	04/30/2011	S	Int Sm Bank
35301	STATE STREET B&TC, BOSTON, MASSACHUSETTS	01/18/2011	05/15/2011	O	Whole/Ltd Purp

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 28, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK BANK	* Branch	Adirondack Bank, Utica, New York, requests to establish two branches located at (i) 1 Main Street, Richfield Springs, New York and (ii) 808 Main Street, Sylvan Beach, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
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

**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 28, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANCSHARES, INC.	4c8	Susquehanna Bancshares, Inc., Lititz, PA, to acquire a savings association through the acquisition of Abington Bancorp, Inc., Jenkintown, PA, and to simultaneously merge Abington Savings Bank, Jenkintown, PA, with and into Susquehanna Bank, Lititz, PA.	Newspaper:	06/27/2011
	* 18C		Federal Register:	06/24/2011

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 28, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio notice of intent to establish a bank branch at 120 E Palmetto Park Road, Suite 150, Boca Raton, Florida 33432	Newspaper:	06/02/2011
			Federal Register:	Not applicable

**District: 4**  
**Federal Reserve Bank of Cleveland**

**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:

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
560214	CORN CITY ST BK, DESHLER, OHIO	01/31/2011	05/02/2011	S	Small Bank
858210	FARMERS CITIZENS BK, BUCYRUS, OHIO	01/10/2011	06/28/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	



District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 28, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASB Bancorp, Inc.	* 3A1	ASB Bancorp, Inc., Asheville, North Carolina, to become a bank holding company upon the conversion of Asheville Savings Bank, S.S.B., Asheville, North Carolina, from a mutual to stock form of ownership.	Newspaper:	Not available
			Federal Register:	Not available
PARK STERLING CORPORATION	* 3A5	Park Sterling Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Community Capital Corporation, Greenwood, South Carolina, and thereby indirectly acquire CapitalBank, Greenwood, South Carolina.	Newspaper:	Not available
			Federal Register:	06/24/2011

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
753324	BANK OF CLARKE CTY, BERRYVILLE, VIRGINIA	01/10/2011	04/20/2011	S	Int Sm Bank
679826	MIDDLEBURG BK, MIDDLEBURG, VIRGINIA	10/25/2010	04/06/2011	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 28, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED LEGACY BANK	* Branch	United Legacy Bank, Winter Park, Florida, to establish a branch located at 425 US Highway 17-92 South, Longwood, Florida, to be know as the United Legacy Bank-Longwood Office.	Newspaper:	06/09/2011
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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- S = Satisfactory
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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
680130	CITIZENS TR BK, ATLANTA, GEORGIA	01/24/2011	05/15/2011	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 28, 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:	06/16/2011
			Federal Register:	06/06/2011
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:	06/05/2011
			Federal Register:	06/06/2011

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
879747	FARMERS ST BK OF WAUPACA, WAUPACA, WISCONSIN	11/29/2010	05/13/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending May 28, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
777441	FLORA B&TC, FLORA, ILLINOIS	02/22/2011	05/20/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	



District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 28, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
Golden Oak Bancshares, Inc.	* 3A1	Golden Oak Bancshares, Inc., Sparta, Wisconsin, to become a bank holding company by acquiring 81.5 percent of Park Bank, Holmen, Wisconsin.	Newspaper:	06/26/2011
			Federal Register:	Not available
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:	06/04/2011
			Federal Register:	06/06/2011
TETON BANCSHARES, INC.	CIC	Change in Control Notice by Marci Johnson Shaw, Fairfield, Montana, to gain control of Teton Bancshares, Inc., Fairfield, Montana, and thereby indirectly gain control of Teton Banks, Fairfield, Montana.	Newspaper:	06/01/2011
			Federal Register:	06/14/2011

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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- S = Satisfactory
- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
613156	FIRST MT BK, LIBBY, MONTANA	11/01/2010	05/20/2011	O	Int Sm Bank
667252	STOCKMENS BK, CASCADE, MONTANA	01/10/2011	05/02/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 28, 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:	05/23/2011
			Federal Register:	05/20/2011
STATE BANK EMPLOYEES STOCK OWNERSHIP PLAN	CIC	Notification by Stanley D. Ostmeier, 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**

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1004256	BUTTE ST BK, BUTTE, NEBRASKA	02/14/2011	05/16/2011	S	Small Bank
706254	COMMUNITY ST BK, POTEAU, OKLAHOMA	11/29/2010	04/29/2011	S	Small Bank
3020447	FARMERS BK, AULT, COLORADO	02/07/2011	05/12/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 28, 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
MTA BANCSHARES. INC.	* 3A1	MTA Bancshares, Inc., Seagoville, Texas, to become a bank holding company by acquiring 100 percent of HomeBank @, Seagoville, Texas.	Newspaper:	06/17/2011
			Federal Register:	06/20/2011
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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468954	TRADITION BK, HOUSTON, TEXAS	06/29/2009	05/09/2011	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending May 28, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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	BankGuam Holding Company, to become a bank holding company by acquiring 100 percent of Bank of Guam, both of Hagatna, Guam.	Newspaper:	Not available
			Federal Register:	06/13/2011
CALIFORNIA REPUBLIC BANK	Member	California Republic Bank, Newport Beach, California, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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
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

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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
871769	FARMERS & MRCH BK, LONG BEACH, CALIFORNIA	05/18/2009	05/20/2011	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	