
Federal Reserve Release



H.2

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

No. 16

Week Ending April 16, 2011

Testimony and Statements

Derivatives Regulation -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs regarding the Board's views on implementation of title VII of the Dodd-Frank Act.

- Published, April 12, 2011

Financial Stability Oversight Council -- statement by J. Nellie Liang, director, Office of Financial Stability Policy and Research, before a subcommittee of the House Committee on Financial Services on the Board's role as a member of the Financial Stability Oversight Council.

- Published, April 14, 2011

Risk Retention -- statement by Scott G. Alvarez, general counsel, before a subcommittee of the House Committee on Financial Services regarding implementation of the risk-retention requirements under the Dodd-Frank Act.

- Published, April 14, 2011

Regulations and Policies

Savings and Loan Holding Companies -- publication for comment of the Board's notice of intent to apply certain parts of its current supervisory program for bank holding companies to savings and loan holding companies after assuming supervisory responsibility for them in July 2011, in accordance with the Dodd-Frank Act.

- Approved, April 14, 2011

Enforcement

Banco Industrial de Venezuela, C.A. (BIV), Caracas, Venezuela, and its agencies in New York, New York, and Miami, Florida -- issuance of a consent cease and desist order and assessment of civil money penalties by the Board, the New York State Banking Department, and the Florida Office of Financial Regulation.

- Announced, April 15, 2011

Enforcement

CenterBank, Inc., Jacksonville, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, April 12, 2011

Currie Bancorporation, Inc., Currie, Minnesota -- written agreement dated November 3, 2008, terminated April 12, 2011.

- Announced, April 14, 2011

Enforcement Actions -- issuance of consent orders to ten banking organizations (Bank of America Corporation; Citigroup Inc.; Ally Financial Inc.; HSBC North America Holdings, Inc.; JPMorgan Chase & Co.; MetLife, Inc.; The PNC Financial Services Group, Inc.; SunTrust Banks, Inc.; U.S. Bancorp; and Wells Fargo & Co.) and to two vendors to mortgage servicers (Lender Processing Services, Inc. and MERSCORP, Inc.) to address deficient practices in residential mortgage loan servicing and foreclosure processing.

- Announced, April 13, 2011

First Chicago Bank & Trust, Chicago, Illinois -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, April 12, 2011

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSD Office of Staff Director

Bank Holding Companies

Secretary

Community Bancorp LLC, Houston, Texas -- to acquire Superior Bank, National Association, Tampa, Florida.

- Approved, April 15, 2011

Chicago

Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin -- to acquire shares of Union Bancorporation, Inc., Union Grove, and thereby indirectly increase its control of Community State Bank.

- Approved, April 11, 2011

Dallas

SSB Bancshares, Inc., Anahuac, Texas -- to become a bank holding company and to acquire Security State Bank, Anahuac.

- Withdrawn, April 13, 2011

Bank Mergers

St. Louis

Triumph Bank, Memphis, Tennessee -- to purchase certain assets and assume certain liabilities of the Arlington Community Bank, Arlington, branch of The Farmers Bank of Lynchburg, Lynchburg, and to retain the acquired facility as a branch.

- Approved, April 11, 2011

Change in Bank Control

Minneapolis

Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin -- change in bank control of Northern Wisconsin and its subsidiary bank, Laona State Bank, Laona.

- Permitted, April 15, 2011

Minneapolis

PSB Financial Shares, Inc., Prinsburg, Minnesota -- change in bank control of PSB Financial and its subsidiary bank, Prinsbank, Prinsburg.

- Permitted, April 14, 2011

Kansas City

Security Financial Services Corporation, Enid, Oklahoma -- change in bank control of Security Financial and its subsidiary bank, The Security National Bank of Enid, Enid.

- Permitted, April 15, 2011

Extensions of Time

Richmond

CapGen Capital Group IV LLC, New York, New York, and CapGen Capital Group IV LP -- extension to July 14, 2011, to become bank holding companies and to acquire shares of Jacksonville Bancorp, Jacksonville, Florida, and indirectly acquire The Jacksonville Bank.

- Granted, April 14, 2011

Extensions of Time

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- extension to July 16, 2011, to acquire shares of CKF Bancorp, Inc., Danville, and thereby indirectly acquire an interest in Central Kentucky Federal Savings Bank.

- Granted, April 15, 2011

Boston

Sugar River Bancorp, MHC, Newport, New Hampshire -- extension to July 15, 2011, to become a mutual bank holding company and to acquire Sugar River Bank, Newport.

- Granted, April 13, 2011

Financial Holding Companies

Chicago

Terre Haute Savings, MHC, Inc., Terre Haute, Indiana -- election to become a financial holding company.

- Effective, April 13, 2011

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending April 16, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
	* 3A3		Federal Register:	Not available
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank & Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, prior notice pursuant to Section 211.9(f) of Regulation K to establish and invest in a new, indirect subsidiary of SSIH in Jerudong, Brunei.	Newspaper:	Not applicable
			Federal Register:	Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank & Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, seek prior notice pursuant to section 211.9(f) of Regulation K to invest in a subsidiary of SSIH in excess of the aggregate investment limits in connection with the investment of indemnity proceeds from State Street Holdings Italy S.r.l. to State Street Bank S.p.A.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHINA INVESTMENT CORPORATION	* 3A1	Application by China Investment Corporation and Central Huijin Investment Limited, both located in Beijing, China, for prior approval to indirectly acquire 80 percent of The Bank of East Asia (U.S.A.) National Association, New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 05/12/2011
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	* 3A1	Application by Industrial and Commercial Bank of China Limited, Beijing, China, for prior approval to acquire 80 percent of The Bank of East Asia (U.S.A.) National Association, New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 05/12/2011

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
LUZERNE BANK	* 18C Premises	Luzerne Bank, Luzerne, PA, to purchase certain assets and assume the liabilities of the Hazle Township Branch of First Columbia Bank and Trust Company, Bloomsburg, PA, located at 10 Dessen Drive, Hazle Township, PA.	Newspaper:	05/06/2011
			Federal Register:	Not applicable

District: 3

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 16, 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

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BALTIMORE COUNTY SAVINGS BANK FEDERAL SAVINGS BANK	Member	Baltimore County Savings Bank Federal Savings Bank, Baltimore, Maryland, to become a member of the Federal Reserve System upon its conversion to a state-chartered commercial bank.	Newspaper: Federal Register:	Not applicable Not applicable
CARROLL BANCORP, INC.	* 3A1	Carroll Bancorp, Inc., Sykesville, Maryland, to become a bank holding company through the acquisition of 100% of the voting stock of Carroll Community Bank, Sykesville, Maryland, upon its conversion from a mutual state savings bank to a state-chartered stock commercial bank.	Newspaper: Federal Register:	Not available 04/21/2011
CONGRESSIONAL BANK	* Branch	Congressional Bank, Potomac, Maryland, to establish a branch at 150 Elden Street, Herndon, Virginia	Newspaper: Federal Register:	04/28/2011 Not applicable
PIEDMONT COMMUNITY BANK HOLDINGS, INC.	4c8	Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, to engage in extending credit and serving loans activities and asset-management, servicing, and collection activities through its subsidiary, VantageSouth Holdings, LLC Raleigh, North Carolina.	Newspaper: Federal Register:	Not applicable Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COCONUT GROVE BANKSHARES, INC.	CIC	Prior change in control notice filed by Phillip Frost, Miami Beach, Florida, to acquire approximately 12.76 percent of the outstanding shares of voting securities of Coconut Grove Bankshares, Inc., and its subsidiary, Coconut Grove Bank, both of Miami, Florida. Total pro forma ownership will equal 20.44 percent.	Newspaper:	04/26/2011
			Federal Register:	05/02/2011
PB Bancshares, Inc. Employee Stock Ownership Plan	* 3A1	PB Bancshares, Inc., Employee Stock Ownership Plan, to become a bank holding company by retaining 27.34 percent of the outstanding shares of PB Bancshares, Inc., and its subsidiary bank, Peoples Bank, all of Clifton, Tennessee	Newspaper:	05/13/2011
			Federal Register:	Not available

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MIDWEST	* 18C * Branch	Bank Midwest, Spirit Lake, Iowa, to merge with Farmers State Bank of Sherburn, Sherburn, Minnesota. As a result of the merger, Bank Midwest will establish a branch office at 33 North Main Street, Sherburn, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
HOMETOWN BANCORP, LTD.	CIC	Notice by Ralph C. Stayer, Naples, Florida, individually, and Ralph C. Stayer together with Shelly A. Stayer, Naples, Florida, the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, the Shelly A. Stayer 2010 Childrens Trust, Michael G. Kuechler and Mary A. Kuechler, Fond du Lac, Wisconsin, Michael G. Kuechler and Ralph C. Stayer as trustees of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, and Michael G. Kuechler and Mary A. Kuechler as trustees of the Shelly A. Stayer 2010 Childrens Trust, as a group acting in concert, to acquire 10 percent or more of the voting shares of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin, and thereby indirectly acquire control of Hometown Bank, Fond du Lac, Wisconsin.	Newspaper: Federal Register:	04/20/2011 04/21/2011
VILLAGE BANK & TRUST	* Branch	Village Bank & Trust Company, Arlington Heights, Illinois, to establish a branch facility to be located at 1545 Ellinwood Avenue, Des Plaines, Illinois.	Newspaper: Federal Register:	05/05/2011 Not applicable

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 April 16, 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 2251 North 9th Street, Broken Arrow, Oklahoma.	Newspaper:	04/28/2011
			Federal Register:	Not applicable
SOUTHERN BANCORP BANK	* Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 970 Byhalia Road, Hernando, Mississippi.	Newspaper:	04/26/2011
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE CORPORATION	CIC	Notice by Stuart James Sneer, Mankato, Minnesota, as a trustee of three Sneer Family trusts to individually acquire control of 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly acquire control of United Prairie Bank, Mountain Lake, Minnesota. Notice by Jeffrey Lee Weldon, Mankato, Minnesota, as a trustee of four Sneer Family trusts to individually acquire control of 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly acquire control of United Prairie Bank, Mountain Lake, Minnesota. Notices by Jennifer Susan Johnson, Chanhassen, Minnesota, as trustee of three Sneer Family trusts, the Stuart James Sneer Revocable Trust, the Stuart James Sneer Irrevocable Trust I, the Stuart James Sneer Irrevocable Trust II, the Jennifer Susan Johnson Revocable Trust, the Jennifer Susan Johnson Irrevocable Trust I, and the Jennifer Susan Johnson Irrevocable Trust II, all of Mankato, Minnesota, to join the James and Susan Sneer Family Group which controls 25% or more of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly controls United Prairie Bank, Mountain Lake, Minnesota.	Newspaper: Federal Register:	04/20/2011 04/15/2011
FIRST BANCORPORATION, INC.	CIC	Kristine H. Cleary, Whitefish Bay, Wisconsin, as an individual; trustee of the 2008 Family Irrevocable Trust KHC ("KHC Trust"); and custodian of three minor children to acquire control of First Bancorporation, Inc. ("First BC") and thereby indirectly acquire control of State Bank Financial ("Bank"), both of La Crosse, Wisconsin. Sandra G. Cleary, La Crosse, Wisconsin, as an individual; trustee of the 2008 Family Irrevocable Trust SGC ("SGC Trust"); and custodian of two minor children to acquire control of First BC and thereby indirectly acquire control of Bank. In addition, KHC Trust and SGC Trust, both of La Crosse, Wisconsin, and five minor children to acquire and retain shares of First BC and thereby join the Cleary Family Group, which controls First BC.	Newspaper: Federal Register:	04/22/2011 04/25/2011

* 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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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAILEYVILLE BANCSHARES, INC.	CIC	Notification by Paul R. Boeding and Marilyn E. Boeding, both of Seneca, Kansas, to acquire control of Baileyville Bancshares, Inc., parent of Baileyville State Bank, both in Seneca, Kansas.	Newspaper: Federal Register:	04/05/2011 04/22/2011
FARMERS STATE BANCSHARES, INC.	* 3A1	Farmers State Bancshares, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Investment Co., parent of Farmers State Bank, all in Dodge, Nebraska.	Newspaper: Federal Register:	04/30/2011 05/06/2011
FARMERS STATE BANKSHARES, INC.	CIC	Notification by Jeffrey C. Wallace, Cheyenne, Wyoming, individually; and the Kimberly Ann Sumner Irrevocable Trust Dated 01/10/91, Jeffrey C. Wallace, trustee, individually; to retain control of Farmers State Bankshares, Inc., parent of Wyoming Bank & Trust, both in Cheyenne, Wyoming.	Newspaper: Federal Register:	04/18/2011 04/27/2011
FRONTIER MANAGEMENT, LLC	CIC	Notice submitted by the Mark T. Mowat, Omaha, Nebraska, as a member of a group acting in concert, to acquire control of Frontier Management, LLC, Omaha, Nebraska. Frontier Management, LLC is a bank holding company by virtue of its management agreement with and control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska. Frontier Holdings, LLC controls Frontier Bank, Madison, Nebraska, Frontier Bank, Davenport, Nebraska, and Pender State Bank, Pender, Nebraska.	Newspaper: Federal Register:	Not available 04/28/2011
LAWRENCE FINANCIAL CORPORATION	CIC	Notification by Todd L. Sutherland, Lawrence, Kansas, individually and as trustee of the Todd L. Sutherland 2005 Revocable Trust, to acquire control of Lawrence Financial Corporation, parent of The University National Bank of Lawrence, both in Lawrence, Kansas.	Newspaper: Federal Register:	Not available 04/22/2011

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 16, 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: Federal Register:	Not available Not applicable
CASCADE BANCORP	CIC	Michael Fayne Rosinus, of Winnetka, Illinois, to acquire 0.11 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire voting shares of Bank of the Cascades, both of Bend, Oregon, and join with BOTC Holdings LLC with respect to its investment in Cascade Bancorp, resulting in a total collective acquisition of 24.46% of the voting shares of Cascade Bancorp.	Newspaper: Federal Register:	Not available 03/09/2011
COMMUNITY FINANCIAL GROUP, INC.	CIC	Interagency Notice of Change in Control by Wheatland Bank Employee Stock Ownership Plan, Spokane, Washington, and its trustees, Susan Marie Horton, Cheney, Washington; Dennis Dale Bly, Davenport, Washington; and Jayne Therese Deife, Marlin, Washington, for approval to retain 23.71 percent of the outstanding voting shares of Community Financial Group, Inc. and thereby indirectly Wheatland Bank, both of Spokane, Washington.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 04/28/2011
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, and Morgan Stanley Private Bank, National Association, Purchase, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 04/25/2011

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act