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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. 18*

*Week Ending April 30, 2011*

Bank Holding Companies

M&T Bank Corporation, Buffalo, New York -- to acquire Wilmington Trust Corporation, Wilmington, Delaware, and its subsidiary bank, Wilmington Trust Company, and subsidiary savings association, Wilmington Trust FSB, Baltimore, Maryland; and for M&T's subsidiary bank, Manufacturers and Traders Trust Company, Buffalo, New York, to acquire certain assets and assume certain liabilities of Wilmington Trust Company and Wilmington Trust FSB and to establish branches at the existing locations.

- Approved, April 26, 2011

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan -- determination that the structure of a proposed ownership interest would not result in the ability to exercise a controlling influence over Morgan Stanley, New York, New York.

- Concurred, April 22, 2011

(A/C)

Enforcement

Community Bankers Trust Corporation, Glen Allen, Virginia, and Essex Bank, Tappahannock -- written agreement with the Federal Reserve Bank of Richmond and the State Corporation Commission Bureau of Financial Institutions.

- Announced, April 26, 2011

First Southern Bancorp, Statesboro, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, April 26, 2011

The Leaders Group, Inc., Oak Brook, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, April 28, 2011

## **H.2 Actions under delegated authority**

**April 24, 2011 to April 30, 2011**

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**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operations and Payment Systems

**C&CA** Consumer and Community Affairs

**IF** International Finance

**FOMC** Federal Open Market Committee

**OSD** Office of Staff Director

### **Bank Branches, Domestic**

#### Richmond

First Virginia Community Bank, Fairfax, Virginia -- to establish a branch at 11260 Roger Bacon Drive, Suite 101, Reston.

- Approved, April 27, 2011

#### St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish a branch at 970 Byhalia Road, Hernando, Mississippi.

- Approved, April 29, 2011

#### St. Louis

Summit Bank, Arkadelphia, Arkansas -- to establish a branch in Lonsdale.

- Approved, April 27, 2011

### **Bank Holding Companies**

#### Atlanta

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

- Granted, April 26, 2011

**Bank Holding Companies**

Philadelphia

Norwood Financial Corp., Honesdale, Pennsylvania -- waiver of application to acquire North Penn Bancorp, Inc., Scranton, in connection with the merger of North Penn's subsidiary savings bank, North Penn Bank, with and into Norwood's subsidiary bank, Wayne Bank, Honesdale.

- Granted, April 29, 2011

**Bank Mergers**

Atlanta

IBERIABANK, Lafayette, Louisiana -- to merge with Omni Bank, Metairie.

- Approved, April 26, 2011

**Change in Bank Control**

Kansas City

Baileyville Bancshares, Inc., Seneca, Kansas -- change in bank control of Baileyville and its subsidiary bank, Baileyville State Bank, Seneca.

- Permitted, April 28, 2011

Atlanta

Brand Group Holdings, Inc., Lawrenceville, Georgia -- change in bank control of Brand Group and its subsidiary bank, The Brand Banking Company, Lawrenceville (two notices).

- Permitted, April 29, 2011

St. Louis

First United, Inc., Central City, Kentucky -- to retain control of First United and its subsidiary bank, First National Bank of Muhlenberg County, Central City.

- Withdrawn, April 28, 2011

**Membership**

Chicago

Northwest Bank, Spencer, Iowa -- to become a member of the Federal Reserve System on conversion from a federal savings association to a state-chartered bank.

- Approved, April 27, 2011

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
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:	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
			Federal Register:	05/16/2011

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 30, 2011**

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



**District: 2**

**Federal Reserve Bank of New York**

**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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	

\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 30, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
Insight Bancshares, Inc.	3A1	Notice by Insight Bancshares, Inc., Columbus, OH of its intent to form a bank holding company by acquiring 100% of the voting shares of Insight Bank, Columbus, OH.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	05/13/2011 Not available

**District: 4**

**Federal Reserve Bank of Cleveland**

**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
NONE					

CRA Examinations scheduled for	Quarter of
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 30, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANK, NATIONAL ASSOCIATION	Member	First Community Bank, Bluefield, Virginia, to become a state member bank upon the conversion of First Community Bank, N.A.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available 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: Federal Register:	Not available Not applicable

**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.

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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKSHARES, INC., THE	* 3A5	The BANKshares, Inc., Winter Park, Florida, to merge with The Commercial Bancorp, Inc., and its subsidiary, East Coast Community Bank, both of Ormond Beach, Florida.	Newspaper: Federal Register:	05/25/2011 05/27/2011
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: Federal Register:	05/28/2011 Not available
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: Federal Register:	05/30/2011 Not available
TECHE HOLDING COMPANY	* 3A1	Teche Holding Company, MRP, L.L.C., Patrick Little, L.L.C., and Ross Little, Jr., L.L.C., all of New Iberia, Louisiana, to become bank holding companies by acquiring 100 percent of the outstanding shares of Teche Federal Bank, New Iberia, Louisiana.	Newspaper: Federal Register:	05/25/2011 05/27/2011



**District: 6**

**Federal Reserve Bank of Atlanta**

**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
279338	FIRST S BK, BOCA RATON, FLORIDA	09/20/2010	03/04/2011	S	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 April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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:	04/29/2011 Not applicable
CITIZENS BANK	* 18C	Citizens Bank, Flint, Michigan, to merge with Citizens Bank Wealth Management, National Association, Flint, Michigan.	Newspaper: Federal Register:	05/24/2011 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, and thereby continue to engage in financial and investment advisory services and securities brokerage services.	Newspaper: Federal Register:	Not applicable Not available



**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CANTON BANCSHARES, INC.	* 3A3	Canton Bancshares, Inc., Hannibal, Missouri, to acquire 100 percent of Canton State Bank, Canton, Missouri.	Newspaper: Federal Register:	Not available 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: Federal Register:	05/24/2011 Not available
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: Federal Register:	05/18/2011 Not available
FORDYCE BANK & TRUST CO.	Member	Fordyce Bank and Trust Company, Fordyce, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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:	Not available 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:	Not available 05/27/2011

\* 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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- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
648055	VALLEY BK OF HELENA, HELENA, MONTANA	01/03/2011	04/22/2011	O	Int Sm Bank

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 April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCFIRST CORPORATION	* 4c8	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire FBC Financial Corporation, parent of 1st Bank Oklahoma, both in Claremore, Oklahoma, and thereby engage in the operation of a savings association.	Newspaper: Federal Register:	05/20/2011 05/10/2011
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: Federal Register:	Not available Not available
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: Federal Register:	Not available Not available
RCB BANK	Member	RCB Bank, Claremore, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable



**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
41955	BANK OF NEWMAN GROVE, NEWMAN GROVE, NEBRASKA	01/31/2011	04/22/2011	S	Small Bank
12656	EMERALD BK, BURDEN, KANSAS	01/24/2011	04/25/2011	S	Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 30, 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

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALTAPACIFIC BANK	* Branch	AltaPacific Bank, Santa Rosa, California, to establish a branch office at 9373 Haven Avenue, Rancho Cucamonga, California.	Newspaper: Federal Register:	05/09/2011 Not applicable
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
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
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: Federal Register:	Not available 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: Federal Register:	Not available Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending April 30, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act