
Federal Reserve Release



H.2

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

No. 4

Week Ending January 28, 2012

Forms

Forms -- initial Board review to extend with revision the Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018) and the Senior Financial Officer Survey (FR 2023).

- Proposed, January 26, 2012

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**MA** Monetary Affairs**Bank Branches, Domestic**

Chicago

American Trust & Savings Bank, Dubuque, Iowa -- to establish a branch at 9325 Bishop Drive, Suite 115/120, West Des Moines.

- Approved, January 23, 2012

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 9775 Baseline Road, #109, Rancho Cucamonga.

- Approved, January 23, 2012

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 35233-E Newark Boulevard, Newark.

- Approved, January 23, 2012

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at 11330 Twin Eagles Boulevard, Naples, Florida.

- Approved, January 25, 2012

Boston

Reading Co-operative Bank, Reading, Massachusetts -- to establish a branch at 18-20 Central Street, Andover.

- Approved, January 23, 2012

Bank Branches, Domestic

Boston

Reading Co-operative Bank, Reading, Massachusetts -- to establish a branch at 10 Wall Street, Burlington.

- Approved, January 23, 2012

Richmond

Xenith Bank, Richmond, Virginia -- to establish a branch at 1011 Boulder Springs Drive, Suite 410, Richmond.

- Approved, January 27, 2012

Bank Holding Companies

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of TTAC Corp., Manhattan, and its subsidiary bank, Community First National Bank.

- Approved, January 26, 2012

Minneapolis

Faribault FSL Bancorporation, Inc., Faribault, Minnesota -- to become a bank holding company and to acquire 1st United Bank, Faribault.

- Approved, January 24, 2012

Dallas

Triumph Consolidated Cos., LLC, Dallas, Texas -- to engage de novo in lending and community development activities through the establishment of Triumph CRA Holdings, LLC, Dallas, a nonbanking subsidiary.

- Approved, January 25, 2012

Banks, Foreign

Atlanta

Banco Cam, S.A.U., Alicante, Spain -- to establish an international agency in Miami, Florida.

- Withdrawn, January 19, 2012

(A/C)

Banks, National

Secretary

Sovereign Bank, Wilmington, Delaware -- location determination of master account at the Federal Reserve Bank of Boston.

- Approved, January 23, 2012

Change in Bank Control

Chicago

Amalgamated Investments Company, Chicago, Illinois -- change in bank control of Amalgamated Investments and its subsidiary bank, Amalgamated Bank of Chicago, Chicago.

- Permitted, January 25, 2012

Chicago

Exchange Financial, Inc., Adair, Iowa -- change in bank control of Exchange Financial and its subsidiary bank, Exchange State Bank, Adair.

- Permitted, January 27, 2012

Chicago

Rock Rivers Bancorp, Rock Rapids, Iowa -- change in bank control of Rock Rivers and its subsidiary bank, Frontier Bank, Rock Rapids.

- Permitted, January 27, 2012

Change in Bank Control

Chicago

Taylor Capital Group, Inc., Rosemont, Illinois -- change in bank control of Taylor Capital and its subsidiary bank, Cole Taylor Bank, Chicago.

- Permitted, January 26, 2012

International Operations

Director, BS&R

Sovereign Bank, Wilmington, Delaware -- to establish two agreement corporations, Capital Street Holdings, LLC and Capital Street REIT Holdings, LLC, Wilmington, and thereby retain its investment in Capital Street S.A., a Luxembourg company.

- Approved, January 24, 2012

Membership

Richmond

First Century Bank, National Association, Bluefield, West Virginia -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, First Century Bank.

- Approved, January 17, 2012

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPE COD FIVE MUTUAL COMPANY	* 3A1	Application by Cape Cod Five Mutual Company, Harwich Port, Massachusetts, to establish a mutual bank holding company through the acquisition of The Cape Cod Five Cents Savings Bank, Harwich Port, Massachusetts. The filing was submitted pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CHINA LIMITED	4c8	Bank of China Limited, Beijing, China, to engage de novo through its newly formed subsidiary BOCI Commodities & Futures (USA) LLC, New York, New York, in acting as a futures commission merchant pursuant to section 225.28(b)(7)(iv) of Regulation Y.	Newspaper: Federal Register:	Not applicable 02/14/2012
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a branch office located at 1420 Wisconsin Avenue NW, Washington, DC ("Georgetown Branch" RSSD ID 4370224).	Newspaper: Federal Register:	Not available 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	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper:	Not available
			Federal Register:	09/21/2011

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 28, 2012

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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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTAL BANK & TRUST	Member	Coastal Bank & Trust, Jacksonville, North Carolina, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch to be located at 2999 Corporate Lane, Suites B8 & B9, Suffolk, Virginia.	Newspaper: Federal Register:	02/09/2012 Not applicable
SANDY SPRING BANCORP, INC.	* 3A5 * 18C * Branch	Sandy Spring Bancorp., Inc., Olney, Maryland, to acquire 100% of the voting securities of CommerceFirst Bancorp, Inc., Annapolis, Maryland, and thereby indirectly acquire CommerceFirst Bank, Annapolis, Maryland	Newspaper: Federal Register:	02/16/2012 02/21/2012

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 January 28, 2012

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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NONE					

CRA Examinations scheduled for	Quarter of
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 January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER BANCORP, LTD.	4c8	Notice by Banner Bancorp, LTD, Birnamwood, Wisconsin, to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not available
FARMERS AND MECHANICS BANK, THE	* 18C * Branch	The Farmers & Mechanics Bank, Galesburg, Illinois, to purchase certain assets and assume certain liabilities of Associated Bank, N.A., Green Bay, Wisconsin, branches located at 50 East Main Street and 1865 Henderson Street, both of Galesburg, Illinois. The Farmers & Mechanics Bank will establish an office at 1865 Henderson Street, Galesburg, Illinois, upon consummation of the proposal.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Co., Converse, Indiana, to merge with Citizens National Bank of Paris, Paris, Illinois, and thereby establish 4 branches.	Newspaper: Federal Register:	Not available Not applicable
INSPIRE BANCSHARES INC	* 3A1	Inspire Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank, Norwalk, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2012
RUSH-OAK CORPORATION	CIC	Notice by Edward A. Cox, Jr., individually, and together with John M. Cox as a group acting in concert, both of Naples, Florida, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 01/31/2012
RUSH-OAK CORPORATION	CIC	Notice by the Patricia I. Walsh Trust, Patricia I. Walsh as trustee, River Forest, Illinois, Mark J. Walsh, River Forest, Illinois, Richard A. Walsh, La Grange, Illinois, Katherine Walsh Hennessy, Chicago, Illinois, Anne E. Walsh, Forest Park, Illinois, Brian J. Walsh, Forest Park, Illinois, and Patrick M. Walsh, Chicago, Illinois, together as a group acting in concert, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/14/2012

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to increase its ownership from 30.92 percent up to 31.95 percent of the outstanding voting shares of Cabool Bancshares, Inc., Cabool, Missouri, and thereby increase its indirect control of Cabool State Bank, Cabool, Missouri.	Newspaper: Federal Register:	02/18/2012 02/21/2012
FARMERS BANK & TRUST COMPANY	* Branch	Farmers Bank and Trust Company, Magnolia, Arkansas, to establish a branch facility to be located at 5499 Summerhill Road, Texarkana, Texas.	Newspaper: Federal Register:	02/08/2012 Not applicable
RIVER VALLEY BANCORP	* 3A1	River Valley Bancorp, Madison, Indiana, to become a bank holding company through the merger of its thrift subsidiary, River Valley Financial Bank, Madison, Indiana, with Dupont State Bank, Dupont, Indiana, with DuPont State Bank surviving the merger.	Newspaper: Federal Register:	02/18/2012 02/21/2012

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE CENTRAL FINANCIAL, INC.	CIC	Change in Control Notice by Bryan Bruns, Annandale, Minnesota, to acquire 10 percent or more of the voting shares of Lake Central Financial, Inc., Annandale, Minnesota, and thereby indirectly gain control of Annandale State Bank, Annandale, Minnesota. In addition, Dwight and Leonetta Bruns, Dean and Cheryl Bruns, and Ricky and Renee Walberg, all of Annandale, Minnesota, to acquire voting shares and thereby join the Bruns Family Group, a group acting in concert, which controls Lake Central Financial, Inc., Annandale, Minnesota.	Newspaper: Federal Register:	Not available 02/14/2012
MINNDAK BANCSHARES INC.	* 3A1	MinnDak Bancshares, Inc., Park Rapids, Minnesota, to become a bank holding company by acquiring 100 percent of Kent Bancshares, Inc., Kent, Minnesota, and thereby indirectly acquire Kent State Bank, Kent, Minnesota.	Newspaper: Federal Register:	Not available 02/21/2012
SAINT PETER AGENCY, INC.	CIC	Change in control notice by Samuel B. Gault, Saint Peter, Minnesota, and Lisa R. Gault, Chaska, Minnesota, each to acquire 25% or more of the shares of Saint Peter Agency, Inc., Saint Peter, Minnesota, and thereby indirectly acquire control of The Nicollet County Bank of Saint Peter, Saint Peter, Minnesota.	Newspaper: Federal Register:	Not available 02/07/2012
STATE BANKSHARES, INC.	* 3A3	State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of First Hawley Bancshares, Inc., Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Newspaper: Federal Register:	Not available 02/21/2012
VALLEY BANCSHARES, INC.	CIC	Change in Control Notice by Mark L. Hensley, Kalispell, Montana, Daniel J. Hensley, Kalispell, Montana, and Joan C. Hensley Brennan, Kirkland, Washington, as proposed general partners of the Hensley Family Limited Partnership, Kalispell, Montana, to gain control of Valley Bancshares, Inc., Kalispell, Montana, and thereby indirectly gain control of Valley Bank of Kalispell, Kalispell, Montana.	Newspaper: Federal Register:	Not available 02/13/2012

* 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					

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 January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALAMOSA BANCORPORATION, LTD.	CIC	Notice by the Paul E. Nielsen and Patricia I. Nielsen Revocable Trust, and Patricia I. Nielsen, trustee, Albuquerque, New Mexico, to retain control of Alamosa Bancorporation, Ltd., parent of Alamosa State Bank, both in Alamosa, Colorado.	Newspaper: Federal Register:	Not available 02/14/2012
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 525 Couch Avenue, Kirkwood, Missouri.	Newspaper: Federal Register:	02/05/2012 Not applicable
COMMUNITY BANCSHARES, INC.	CIC	Notification submitted by Toby J. and Julie A. Strom, both of Oskaloosa, Iowa; and Shawn P. Lueger, Seneca, Kansas; all as members of the Lueger Family Group, to retain control of Community Bancshares, Inc., parent of Community National Bank, both in Seneca, Kansas.	Newspaper: Federal Register:	02/08/2012 02/13/2012
COTTONWOOD VALLEY BANK	* 18C * Branch	Cottonwood Valley Bank, Cedar Point, Kansas, to merge with Pilsen State Bank, Lincolnville, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
JCK, INC.	* 3A1	JCK, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of the First National Bank and Trust Company of Junction City, Kansas, both in Junction City, Kansas.	Newspaper: Federal Register:	Not available 02/27/2012
NBC BANCSHARES LLC	* 3A3	NBC Bancshares, LLC, Lincoln, Nebraska, to retain 76.44 percent of the voting shares of Nebraska Bank of Commerce, Lincoln, Nebraska, through its conversion from a savings association to a Nebraska state banking corporation.	Newspaper: Federal Register:	Not available Not available
SHATTUCK BANCSHARES, INC.	CIC	Notice by Lindley C. Stuart, Shattuck, Oklahoma, individually; and by Dusti D. Kuehne, Southlake, Texas, to become part of the Stuart Family Group acting in concert; to acquire control of Shattuck Bancshares, Inc., parent of The Shattuck National Bank, both in Shattuck, Oklahoma.	Newspaper: Federal Register:	Not available 02/13/2012

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN BANK	* Branch	Western Bank, Lordsburg, New Mexico, to establish a branch at 1 Main Street, Bisbee, Arizona 85603.	Newspaper:	Not available
			Federal Register:	Not applicable

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 January 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACTRUST BANCORP, INC.	* 3A1 * 4c8	First PacTrust Bancorp, Inc., Chula Vista, California, to become a bank holding company by acquiring 100 percent of Beach Business Bank, Manhattan Beach, California, pursuant to section 3(a)(1) of the BHC Act, and 2)to retain 100 percent control of Pacific Trust Bank, fsb,Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
			Federal Register:	02/21/2012

District: 12

Federal Reserve Bank of San Francisco

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