
Federal Reserve Release



H.2

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

No. 17

Week Ending April 28, 2012

Personnel

Division of Banking Supervision and Regulation -- appointment of Tim Clark as senior associate director.

- Announced, April 26, 2012

Enforcement

Community First, Inc., Columbia, Tennessee -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, April 25, 2012

Community West Bancshares, Goleta, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, April 24, 2012

North Valley Bancorp, Redding, California, and North Valley Bank -- written agreement dated January 6, 2010, terminated April 16, 2012.

- Announced, April 24, 2012

North Valley Bank, Zanesville, Ohio -- written agreement dated May 4, 2010, terminated April 19, 2012.

- Announced, April 25, 2012

Pacific International Bancorp, Seattle, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, April 24, 2012

Truman Bank, Clayton, Missouri -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, April 24, 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**

Richmond

CFG Community Bank, Towson, Maryland -- to establish a branch at 11 West Ridgely Road, Lutherville.

- Approved, April 26, 2012

Richmond

StellarOne Bank, Christiansburg, Virginia -- to establish a branch at 5711 Patterson Avenue, Richmond.

- Approved, April 26, 2012

Richmond

StellarOne Bank, Christiansburg, Virginia -- to establish a branch at 4505 Columbus Street, Suite 100, Virginia Beach.

- Approved, April 26, 2012

Bank Holding Companies

Secretary

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- to acquire Davidson Trust Company, Devon, and thereby engage in trust services, brokerage services, and financial and investment advisory services.

- Approved, April 24, 2012

Bank Holding Companies

Richmond

First Community Bancshares, Inc., Bluefield, Virginia -- to acquire Peoples Bank of Virginia, Richmond; and for First Community's subsidiary bank, First Community Bank, Bluefield, to merge with Peoples Bank of Virginia and thereby establish branches.

- Approved, April 27, 2012

San Francisco

Grandpoint Capital, Inc., Los Angeles, California, and Grandpoint Bank -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, April 24, 2012

Chicago

PSB Holdings, Inc., Wausau, Wisconsin -- to acquire Marathon State Bank, Marathon.

- Approved, April 27, 2012

Bank Mergers

Richmond

First Federal Bank, Charleston, South Carolina -- to acquire assets and assume liabilities of Plantation Federal Bank, Pawleys Island.

- Approved, April 27, 2012

San Francisco

Pacific Premier Bank, Costa Mesa, California -- to acquire Palm Desert National Bank, Palm Desert, and thereby establish a branch.

- Approved, April 27, 2012

Bank Mergers

Richmond

Sonabank, McLean, Virginia -- to acquire assets and assume liabilities of HarVest Bank of Maryland, Rockville, Maryland.

- Approved, April 26, 2012

Banks, Foreign

Richmond

Banca Civica, S.A., Madrid, Spain -- to establish a representative office in Washington, D.C.

- Withdrawn, April 27, 2012

Change in Bank Control

Minneapolis

BNCCORP, Inc., Bismarck, North Dakota -- change in bank control of BNCCORP and its subsidiary bank, BNC National Bank, Glendale, Arizona.

- Withdrawn, April 27, 2012

Minneapolis

FNB Bancshares, Inc., Blue Earth, Minnesota -- to retain control of FNB Bancshares and its subsidiary bank, First Bank Blue Earth, Blue Earth.

- Returned, April 25, 2012

Kansas City

My Anns Corporation, Piqua, Kansas -- to retain control of My Anns Corporation and its subsidiary bank, Piqua State Bank, Piqua.

- Permitted, April 23, 2012

Change in Bank Control

Atlanta

PSB BancGroup, Inc., Lake City, Florida -- change in bank control of PSB BancGroup and its subsidiary bank, Peoples State Bank, Lake City.

- Permitted, April 24, 2012

Extensions of Time

General Counsel and Director, BS&R

Oceanic Bank Holding, Inc., San Francisco, California -- request for an extension of the term of the voting trust arrangement established to hold the shares of Oceanic Bank Holding, Inc., San Francisco, and indirectly Oceanic Bank.

- Granted, April 24, 2012

Chair, Committee on Bank Supervision

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension to January 1, 2014, of the first-floor-period start date under the advanced approaches risk-based capital rule for bank holding companies.

- Granted, April 24, 2012

Chair, Committee on Bank Supervision

TD Bank US Holding Company, Portland, Maine -- extension to July 1, 2014, of the first-floor-period start date under the advanced approaches risk-based capital rule for bank holding companies.

- Granted, April 24, 2012

Savings and Loan Holding Companies

Director, BS&R

Deere & Company, Moline, Illinois -- partial exemption and temporary relief from certain regulatory reporting requirements.

- Granted, April 24, 2012

Director, BS&R

Everence Association, Inc., Goshen, Indiana, and Everence Holdings, Inc. -- temporary relief from certain regulatory reporting requirements.

- Granted, April 24, 2012

Director, BS&R

H&R Block, Inc., Kansas City, Missouri; Block Financial, LLC; and H&R Block Group, Inc., Nassau, The Bahamas -- temporary relief from certain regulatory reporting requirements.

- Granted, April 24, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MNB BANCORP	CIC	Notification by Kevin P. Meehan to acquire up to 53.18% of the outstanding shares of the common stock of MNB Bancorp, Milford, Massachusetts pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	Not available 05/01/2012
MONADNOCK BANCORP, INC.	CIC	Notification by Frederick W. Tausch to acquire 25% or more of the outstanding shares of Monadnock Bancorp, Inc., Peterborough, New Hampshire pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	Not available 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 April 28, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, provides notice to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BANCO PINE S.A.	FBSEA	Banco Pine S.A., Sao Paulo, Brazil, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
NONGHYUP BANK	FBSEA	NongHyup Bank, Seoul, South Korea, to establish a representative office in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
RSB Bancorp, MHC	* 3A1	RSB Bancorp, MHC and RSB Bancorp, Inc., both of Roselle, New Jersey, to become bank holding companies by acquiring 100 percent of Roselle Savings Bank, Roselle, New Jersey.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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541101	BANK OF NY MELLON, NEW YORK, NEW YORK	09/12/2011	04/19/2012	S	Whole/Ltd Purp
3277241	EMPIRE STATE BK, NEWBURGH, NEW YORK	08/01/2011	04/25/2012	S	Small Bank
229913	MIZUHO CORP BK USA, NEW YORK, NEW YORK	01/09/2012	04/25/2012	O	Whole/Ltd Purp

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 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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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 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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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 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLEAR MOUNTAIN BANK	* Branch	Clear Mountain Bank, Bruceton Mills, West Virginia, to establish a branch at 1085 Van Voorhis Road, Suite 150, Morgantown, West Virginia	Newspaper:	05/09/2012
			Federal Register:	Not applicable
FIRST NATIONAL CORPORATION	CIC	Mr. James R. Wilkins, III, Winchester, Virginia, to control up to 13.00% of the voting shares of First National Corporation, Strasburg, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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.

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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
310875	SHORE BK, ONLEY, VIRGINIA	01/31/2011	04/16/2012	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 April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANK FINANCIAL CORP.	* 3A5	Capital Bank Financial Corp., Miami, Florida, to merge with Southern Community Financial Corporation, and thereby acquire its subsidiary, Southern Community Bank & Trust Company, both of Winston-Salem, North Carolina.	Newspaper: Federal Register:	05/20/2012 05/24/2012
IBERIABANK CORPORATION	* 3A5	IBERIABANK Corporation, Lafayette, Louisiana, to merge with Florida Gulf Bancorp, and its subsidiary, Florida Gulf Bank, both of Fort Myers, Florida.	Newspaper: Federal Register:	Not available 05/14/2012
PCNB BANCSHARES, INC.	CIC	Prior Change in control notice filed by Bixby Bridge Financial Trust, and David D. Colburn, as Trustee both of Northbrook, Illinois, to collectively acquire up to 91.27 percent voting stock, and 21.90 percent of non-voting stock of PCNB Bancshares, Inc., and its subsidiary, Peoples Community Bank, both of Bremen, Georgia.	Newspaper: Federal Register:	05/04/2012 Not available
USAMERIBANK	* Branch	USAmeriBank, Clearwater, Florida, to establish a branch located at 405 N. Westshore Boulevard, Tampa, Florida, to be known as the Westshore Branch.	Newspaper: Federal Register:	04/30/2012 Not applicable
WINSTON 23 CORPORATION	* 3A1	Winston 23 Corporation, Miami, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Community Financial Corporation, and its subsidiary, Southern Community Bank & Trust Company, both of Winston-Salem, North Carolina.	Newspaper: Federal Register:	05/20/2012 05/24/2012

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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.

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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
808176	IBERIABANK, LAFAYETTE, LOUISIANA	06/13/2011	04/30/2012	S	Large Bank
675332	SUNTRUST BK, ATLANTA, GEORGIA	10/12/2010	04/25/2012	S	Large Bank

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 April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES OF WISCONSIN, INC.	CIC	The Gus J. Lukas and Lorraine J. Lukas 2006 Trust for Lori J. Foy ("Trust"), and Lori J. Foy, Grafton, Wisconsin, individually and as trustee of Trust, and Lori J. Foy, together as a group acting in concert with Trust, Lori J. Foy as trustee, Paul Foy, Grafton, Wisconsin, John Lukas, Manitowoc, Wisconsin, Mark Lukas, Manitowoc, Wisconsin, and the Foy minor children, to retain control of 25 percent or more of the outstanding shares of Community Bancshares of Wisconsin, Inc., Grafton, Wisconsin, and thereby indirectly retain control of Cornerstone Community Bank, Grafton, Wisconsin.	Newspaper: Federal Register:	Not available 04/27/2012
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	The Lumpkin Family Foundation, Pinon Tree Holding Company, LLC, SKL Investment Group, LLC, Benjamin I. Lumpkin GRIT (Trustees: Steven L. Grissom and David R. Hodgman) and Elizabeth L. Celio GRIT (Trustees: Steven L. Grissom and David R. Hodgman), all of Mattoon, Illinois, Richard A. Lumpkin 1970 Trust, of New York, New York, Anne R. Sparks, John W. Sparks and Zachary Whitten, all of Albuquerque, New Mexico, Benjamin I. Lumpkin, of Chicago, Illinois, Elizabeth L. Celio, of Oak Park, Illinois, Barbara S. Federico, of Lantana, Florida, Christina S. Duncan and Ila Duncan, both of Wilton, Connecticut, Pamela R. Keon, Elizabeth Vitale and William Vitale, all of Mill Valley, California, Margaret DeWyngaert, Isabelle DeWyngaert and Susan K. DeWyngaert, all of Philadelphia, Pennsylvania, Joseph J. Keon III, of Greenbrae, California, Katherine S. Keon, of San Francisco, California, and Margaret K. Partridge-Hicks and Richard A. Lumpkin, both of Mattoon, Illinois, who are individual members of the Lumpkin family and entities controlled by and trusts created for the benefit of individuals who are members of the Lumpkin family, and as trustees for other Lumpkin family trusts, as a group acting in concert, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares and thereby control of First Mid-Illinois Bancshares, Inc. of Mattoon, Illinois. First Mid-Illinois Bancshares, Inc., controls First Mid-Illinois Bank & Trust, N.A., 1515 Charleston Avenue, Mattoon, Illinois 61938.	Newspaper: Federal Register:	Not available 05/02/2012
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with First State Bank, Manchester, Iowa. As a result of the merger, GNB Bank will establish a branch at 300 East Main, Manchester, Iowa.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
IXONIA BANCSHARES, INC.	CIC	Sheldon B. Lubar, River Hills, Wisconsin, individually, and as part of a group acting in concert, with Marianne S. Lubar, River Hills, Wisconsin, David J. Lubar, Fox Point, Wisconsin, Susan Lubar Solvang, Mequon, Wisconsin, and Joan P. Lubar, Fox Point, Wisconsin, to acquire control of Ixonia Bancshares, Inc., Ixonia, Wisconsin, and thereby to indirectly acquire control of ISB Community Bank, Ixonia, Wisconsin.	Newspaper: Federal Register:	Not available 05/09/2012
LAKE FOREST BANK & TRUST COMPANY	Other Foreign Investment	Lake Forest Bank & Trust Company, Lake Forest, Illinois, to establish FIFC Edge International Corporation, Lake Forest, Illinois, as an Edge Corporation, to invest in excess of ten percent of capital and surplus in FIFC Edge International Corporation and through FIFC Edge International Corporation, to invest in a new foreign organization, First Insurance Funding of Canada, Toronto, Ontario, and to acquire 100 percent of the outstanding stock of Macquarie Premium Funding, Inc., Toronto, Ontario, and thereby engage in the act of insurance premium finance lending.	Newspaper: Federal Register:	Not applicable 05/15/2012
MOULTRIE BANCORP, INC.	CIC	The Duncan, Hrvol, and Molzen Families consisting of E. Ray Duncan, individually and as beneficiary of the Hardware State Bank 401K Plan and as beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan, together as a group acting in concert with Sally Foley Duncan and Sally Foley Duncan, as Trustee of the John K. Foley Revocable Living Trust and as beneficiary of the Hardware State Bank 401K Plan, the John K. Foley Revocable Living Trust, and Gloria Foley, all of Lovington, Illinois, and Paul Michael Hrvol, Jr. and Paul Michael Hrvol, Jr., as beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan, Michelle Beth Hrvol and Michelle Beth Hrvol, as beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan, all of Sullivan, Illinois, and Roger Reid Molzen and Roger Reid Molzen, as beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan and Christina DeAnne Molzen, all of Sullivan, Illinois, collectively as a group acting in concert, to retain shares of Moultrie Bancorp, Inc., Lovington, Illinois and thereby indirectly control Hardware State Bank, Lovington, Illinois.	Newspaper: Federal Register:	Not available 04/23/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHEAST INDIANA BANCORP, INC	* 3A1	Northeast Indiana Bancorp, Inc., Huntington, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of First Federal Savings Bank, Huntington, Indiana.	Newspaper:	05/16/2012
			Federal Register:	05/18/2012
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Frank A. Peplinski, David Peplinski, Jerry Peplinski, Jerry Peplinski, as trustee of the Peplinski Family 2012 Trust, and the Peplinski Family 2012 Trust, Terry Peplinski, Lynda Watchowski, Lauren Peplinski, Crystal Stomack, Nicole Peplinski, Brandon Watchowski (all of Ubley, Michigan) and certain of their minor children as a group acting in concert, to acquire 25 percent or more of the shares and thereby control of Northstar Financial Group, Inc and indirectly, Northstar Bank, Bad Axe, Michigan and Seaway Community Bank, St, Clair, Michigan.	Newspaper:	Not available
			Federal Register:	04/16/2012
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Lynette Drake, as an individual, Lynette Drake as trustee of the Roberts Family, 2012 Trust, and the Roberts Family 2012 Trust, Maria Roberts, Maria Roberts, as trustee of the Ryan J. Roberts Trust, the Ryan J. Roberts Trust, Jeffrey Roberts, and Austin Drake (all of Bad Axe, Michigan) and certain of their minor children as a group acting in concert, to acquire 25 percent or more of the shares and thereby control of Northstar Financial Group, Inc., and indirectly, Northstar Bank, Bad Axe, Michigan, and Seaway Community Bank, St, Clair, Michigan.	Newspaper:	Not available
			Federal Register:	04/16/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPECTOR PROPERTIES, INC	CIC	Notice by Steven D. Spector of Glenview, Illinois, as an individual and as trustee of the Alan L. Spector GST Family Trust, the Walter W. Spector, Steven D. Spector, Andrew M. Spector, and Nancy S. Spector Dynasty Trusts, and two Phillip J. Spector GST Trusts and as a group working in concert with Steven D. Spector, Walter W. Spector of Saratoga, California, Andrew M. Spector of Bexley, Ohio, Nancy S. Spector of Chicago, Illinois, the Phillip J. Spector GST Trust - FBO Michael Spector, Michael Spector, of Bettendorf, Iowa, and Steven Spector trustees, the Phillip J. Spector GST Trust - FBO Shelley Caesar, Shelley Caesar of Fox River Grove, Illinois, and Steven D. Spector trustees, and the Alan L. Spector GST Family Trust, the Walter W. Spector Dynasty Trust, the Steven D. Spector Dynasty Trust, the Andrew M. Spector Dynasty Trust, the Nancy S. Spector Dynasty Trust (Steven D. Spector trustee) to acquire and/or retain 25 percent or more of the shares of Spector Properties, Inc., Chicago, Illinois and thereby indirectly acquire/retain control of Andalusia Community Bank, Andalusia, Illinois.	Newspaper: Federal Register:	Not available 04/09/2012
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin, to establish a branch facility to be located at N72 W13435 Jacob Lane, Menomonee Falls, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable

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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
280044	BAYLAKE BK, STURGEON BAY, WISCONSIN	08/22/2011	04/19/2012	S	Large Bank

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 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK OF ST. ROBERT	Premises	First State Bank of St. Robert, Waynesville, Missouri, to increase its investment in bank premises in the amount of \$3.7 million.	Newspaper: Federal Register:	Not applicable Not applicable
SUMMIT BANK	* Branch	Summit Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 545 Salem Road, Conway, Arkansas.	Newspaper: Federal Register:	05/03/2012 Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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2505787	SUMMIT BK, ARKADELPHIA, ARKANSAS	01/09/2012	04/23/2012	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK, INC.	* 18C	Community Bank, Inc., Ronan, Montana, to merge with Community Bank-Missoula, Inc., Missoula, Montana, and incident thereto, establish three branches in Missoula.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
LEACKCO BANK HOLDING COMPANY, INC.	* 3A3	Leackco Banking Holding Company, Inc., Wolsey, South Dakota, to acquire 100% of ASB Bank Holding Company, Pierre, South Dakota, and thereby indirectly acquire American State Bank of Pierre, Pierre, South Dakota. In addition, American State Bank of Pierre to merge with ASB Interim Bank, Wessington Springs, South Dakota, and to remain the resultant bank.	Newspaper:	Not available
	* 18C		Federal Register:	04/30/2012
STATE BANK FINANCIAL	* Branch	State Bank Financial, La Crosse, Wisconsin, to establish a branch facility to be located at 3956 and 4020 Mormon Coulee Road, La Crosse, Wisconsin.	Newspaper:	05/07/2012
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
EXCHANGE BANK OF MISSOURI	* Branch	Exchange Bank of Missouri, Fayette, Missouri, to establish a branch at 923 & 929 W. Vest Street, Marshall, Missouri.	Newspaper:	05/04/2012
			Federal Register:	Not applicable
SIXTH BANCSHARES, INC.	CIC	Roy M. Wilbur Trust #1; Roy and Suzanne Wilbur, Trustees of the Roy M. Wilbur Trust #1; Marlis A. Wilbur, individually; Ruby Reece Trust; Marlis Wilbur, Trustee of the Ruby Reece Trust; all from Salina, Kansas; and Brock M. Wilbur, Los Angeles, California; and Brooke Wilbur Vinson, Roeland Park, Kansas; as a group acting in concert, to acquire control of Sixth Bancshares, Inc., parent of Bank VI, both in Salina, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

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
776659	BANK AT BROADMOOR, COLORADO SPRINGS, COLORADO	11/14/2011	02/03/2012	S	Small Bank
288853	FIRSTBANK, LAKEWOOD, COLORADO	10/24/2011	02/08/2012	O	Int Sm Bank
2465881	PLATTE VALLEY BK, SCOTTSBLUFF, NEBRASKA	01/17/2012	04/20/2012	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
B2B HOLDINGS, INC.	* 3A1	B2B Holdings, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Stockmens National Bank in Cotulla, Cotulla, Texas.	Newspaper: Federal Register:	Not available 05/11/2012
ODEM BANCSHARES, INC.	CIC	Mission-Heights Capital, Ltd., Houston, Texas, and Mission-Heights, LLC, Houston, Texas, general partner; and Charles Robert Miller, Jr., Odem, Texas, individually, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares of Odem Bancshares, Inc., Odem, Texas, and thereby indirectly obtain control of First State Bank of Odem, Odem, Texas., in association with a request by Mission-Heights Capital, Ltd., to be treated as a Qualified Family Partnership (QFP).	Newspaper: Federal Register:	Not available 03/21/2012
PLAINS BANCORP, INC.	CIC	Notice by Ray Mark Bain, Lubbock, Texas, individually, as co-trustee of the RMB 2012 Family Trust, trustee of the Ray Mark Bain 2007 Trust, and trustee of the Ray Mark Bain Children's Trusts; Michael Lewis Bain, Canyon, Texas, individually, as co-trustee of the RMB 2012 Family Trust, trustee of the Michael L. Bain 2007 Trust, and trustee of the Michael L. Bain Children's Trusts; Nancy Bain Seybert, Perryton, Texas, individually, as trustee of the Nancy Bain Seybert 2007 Trust, and trustee of the Nancy Bain Seybert Children's Trusts; Ray M. Bain, Dimmitt, Texas; and Barbara June Bain, Dimmitt, Texas; collectively a group acting in concert, to control, retain and acquire 47.71 percent of Plains Bancorp, Inc., Dimmitt, Texas, and therefore, indirectly, First United Bank, Dimmitt, Texas.	Newspaper: Federal Register:	Not available 05/09/2012
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to acquire by merger Texas Coastal Bank, Pasadena, Texas, and to establish branches at 6731 Spencer Highway, Pasadena, Texas 77505 and 102 W. Pasadena Blvd., Deer Park, Texas 77536. AND Texas First Bank, Texas City, Texas to merge with Texas Coastal Bank, Pasadena, Texas and to establish branches at 6731 Spencer Highway, Pasadena, Texas 77505, and 102 W. Pasadena Blvd., Deer Park, Texas 77536.	Newspaper: Federal Register:	Not available Not applicable
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas to acquire by merger Houston Business Bank, Houston, Texas, and to establish a branch 1535 West Loop South, Suite 120, Houston, Texas 77027. AND Texas First Bank, Texas City, Texas to merge with Houston Business Bank, Houston, Texas, and to establish a branch 1535 West Loop South, Suite 120, Houston, Texas 77027.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
706151	STATE BK TX, HOUSTON, TEXAS	06/20/2011	05/07/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 28, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community BanFund -A, L.P., Carpenter Community BandFund - CA, L.P., CCFW, Inc., and Carpenter Bank Partners, Inc., all of Irvine, California, to acquire additional voting shares, for a total of approximately 78 percent of the voting shares of Manhattan Bancorp, and thereby indirectly acquire additional voting shares of Bank of Manhattan, National Association, both of El Segundo, California.	Newspaper: Federal Register:	Not available 05/11/2012
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: Federal Register:	Not available 02/21/2012
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 5.57 percent of Oriental Financial Group, Inc., and indirectly, Oriental Bank & Trust, both of San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available Not available
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3 * 3A5	Mitsubishi UFJ Financial Group, Inc., The Bank of Tokyo-Mitsubishi UFJ, Ltd, both of Tokyo, Japan, and UnionBanCal Corporation, San Francisco, California, to acquire 100 percent of Pacific Capital Bancorp and indirectly Santa Barbara Bank & Trust, both of Santa Barbara, California, and 2) Pacific Capital Bancorp, Santa Barbara, California, to merge with and into UnionBanCal Corporation, San Francisco, California, and Santa Barbara Bank & Trust, Santa Barbara, California, will merge with and into Union Bank, National Association, San Francisco, California.	Newspaper: Federal Register:	05/06/2012 05/13/2012
SOUND COMMUNITY MHC	* MHC Conversion * SLHC Formation	Sound Financial Bancorp, Inc., Seattle, Washington; to become a savings and loan holding company upon the second-step conversion of Sound Community MHC, and Sound Financial, Inc., both in Seattle, Washington. Sound Financial Bancorp, Inc. will control Sound Community Bank, Seattle, Washington.	Newspaper: Federal Register:	Not available 05/05/2012

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
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* Subject to the provisions of the Community Reinvestment Act