
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 21, 2012

Forms

Forms -- final 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).

- Approved, April 16, 2012

Forms -- initial Board review to extend without revision the Suspicious Activity Report (FR 2230).

- Proposed, April 16, 2012

Regulations and Policies

Volcker Rule Conformance Period -- issuance of a policy statement clarifying the conformance period for an entity covered under the so-called Volcker Rule of the Dodd-Frank Act.

- Approved, April 16, 2012

Enforcement

Bank of New York Mellon, New York, New York -- issuance of a consent cease and desist order and assessment of a civil money penalty against the bank regarding allegations that it breached certain representations and warranties made in connection with its participation in the Asset-Backed Commercial Paper Money Market Mutual Fund Liquidity Facility.

- Announced, April 16, 2012

Citizens Republic Bancorp, Inc., Flint, Michigan, and Citizens Bank -- written agreement dated July 28, 2010, terminated April 17, 2012.

- Announced, April 19, 2012

H.2 Actions under delegated authority

April 15, 2012 to April 21, 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

Central Bank, Storm Lake, Iowa -- to establish a branch at 6601 Westown Parkway, Suite 140, West Des Moines.

- Approved, April 20, 2012

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 7753 Lem Turner Road, Jacksonville, Florida.

- Approved, April 19, 2012

Richmond

MainStreet Bank, Herndon, Virginia -- to establish a branch at 727 Elden Street, Herndon.

- Approved, April 20, 2012

Bank Holding Companies

Boston

Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts -- waiver of application to acquire The Connecticut Bank & Trust Company, Hartford, Connecticut, in connection with its merger with and into Berkshire Hills' subsidiary bank, Berkshire Bank, Pittsfield, Massachusetts.

- Granted, April 17, 2012

Bank Holding Companies

Richmond

CapGen Capital Group VI LP, New York, New York, and CapGen Capital Group VI LLC -- to increase their investment in Hampton Roads Bankshares, Inc., Norfolk, Virginia, and thereby indirectly increase their investment in Bank of Hampton Roads, Norfolk, and Shore Bank, Onley.

- Approved, April 16, 2012

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Approved, April 20, 2012

Bank Mergers

Chicago

Ackley State Bank, Ackley, Iowa -- to purchase certain assets and assume certain deposits of the Iowa Falls branch of Liberty Bank, F.S.B., West Des Moines, and thereby establish a branch.

- Approved, April 18, 2012

Banks, State Member

Director, BS&R

Tennessee State Bank, Pigeon Forge, Tennessee -- to make certain public welfare investments.

- Approved, April 16, 2012

Change in Bank Control

Dallas

First Liberty National Bancshares, Inc., Liberty, Texas -- change in bank control of First Liberty and its subsidiary bank, First Liberty National Bank, Liberty.

- Permitted, April 16, 2012

Kansas City

Overbrook Bankshares, Inc., Overbrook, Kansas -- to retain control of Overbrook and its subsidiary bank, The First Security Bank, Overbrook.

- Permitted, April 20, 2012

Extensions of Time

San Francisco

East West Bank, Pasadena, California -- extension to April 28, 2013, to establish a branch in Taipei, Taiwan.

- Granted, April 17, 2012

International Operations

Chicago

Lake Forest Bank & Trust Company, Lake Forest, Illinois -- to establish FIFC Edge International Corporation, Lake Forest, as an Edge corporation and thereby invest in First Insurance Funding of Canada, Toronto, Ontario, Canada; and to acquire Macquarie Premium Funding, Inc. and thereby engage in insurance premium finance lending.

- Withdrawn, April 20, 2012

Membership

Richmond

Coastal Bank & Trust, Jacksonville, North Carolina -- to become a member of the Federal Reserve System.

- Approved, April 19, 2012

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending April 21, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTWAY BANCORP MHC	* 3A1	Coastway Bancorp, MHC and Coastway Bancorp, LLC, both of Cranston, Rhode Island, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Coastway Community Bank, Cranston, Rhode Island, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	05/03/2012
	* 3A3		Federal Register:	05/07/2012
GEORGETOWN BANCORP, MHC	* MHC Conversion	Georgetown Bancorp, MHC, Georgetown, Massachusetts proposes to convert to stock form and merge with Georgetown Bancorp, Inc., Georgetown, Massachusetts, which proposes to become a savings and loan holding company by acquiring 100 percent of Georgetown Savings Bank, Georgetown, Massachusetts.	Newspaper:	04/16/2012
	* SLHC Formation		Federal Register:	04/09/2012
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:	Not available
			Federal Register:	05/01/2012

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 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
CANARA BANK	FBSEA	Canara Bank, Bangalore, India to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	04/29/2012 Not applicable
DOHA BANK	FBSEA	Doha Bank, Doha, Qatar, 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:	05/02/2012 Not applicable
FIVE STAR BANK	* 18C	Five Star Bank, Warsaw, New York, to purchase certain assets and assume certain liabilities of eight branches of First Niagara Bank N.A., Buffalo, New York and HSBC Bank USA N.A., McLean, Virginia.	Newspaper: Federal Register:	04/13/2012 Not applicable
GIANNOULIAS 2011 CHECKSPRING TRUST	CIC	Notice by the Giannoulis 2011 Checkspring Trust, Chicago, Illinois and Endy D. Zemenides, as trustee, to acquire control of CheckSpring Community Corporation, and thereby indirectly acquire control of CheckSpring Bank, both of Bronx, New York.	Newspaper: Federal Register:	04/18/2012 04/18/2012
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

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR TRUST COMPANY, THE	* Branch	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at 135 E. City Avenue, Bala Cynwyd Shopping Center, Bala Cynwyd, PA.	Newspaper: Federal Register:	05/03/2012 Not applicable
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: Federal Register:	Not available 09/21/2011

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.

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLEBANK	* Branch	EagleBank, Bethesda, Maryland, to establish a branch at 277 South Washington Street, Alexandria, Virginia	Newspaper: Federal Register:	05/03/2012 Not applicable
HARVEST BANCORP, INC.	CIC	U.S. Immigration Investment Center, LLC, Washington, D.C., and Ms. Mahnaz Khazen, as its managing director, to acquire up to 24.9% of the voting securities of HarVest Bancorp, Inc., Gaithersburg, Maryland.	Newspaper: Federal Register:	Not available 04/10/2012
STELLARONE BANK	* Branch	StellarOne Bank, Christiansburg, Virginia, to establish a branch at 5711 Patterson Ave, Richmond, Virginia	Newspaper: Federal Register:	04/23/2012 Not applicable

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 21, 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:	Not available Not available
COMMUNITY BANK OF EAST TENNESSEE, THE	CIC	Prior change in control filed by a group of investors led by William David Major, Jimmy M. Agee, Larry W. Keller, M. Dale McCulloch, and Joe Wayne Hardy, all of Lebanon, Tennessee; James S. Short of Mt. Juliet, Tennessee; John H. Jordan, of Clinton, Tennessee; David E. Davenport and Kenneth W. Victory, both of Smyrna, Tennessee; James A. Campbell, of Nashville, Tennessee; William Kent Coleman, of Murfreesboro, Tennessee; and Bruce G. Davis, of Franklin, Tennessee; collectively to acquire 100 percent of the outstanding shares of The Community Bank of East Tennessee, Clinton, Tennessee.	Newspaper: Federal Register:	05/04/2012 05/09/2012
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 1015 Westhaven Boulevard, Suite 150, Franklin, Tennessee.	Newspaper: Federal Register:	04/27/2012 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1010 North Germantown Parkway, Cordova, Tennessee, to be known as the Cordova Branch.	Newspaper: Federal Register:	05/03/2012 Not applicable
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
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:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 21, 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 21, 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
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
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: Federal Register:	Not available 05/18/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 Ubyly, 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: Federal Register:	Not available 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: Federal Register:	Not available 04/16/2012
PSB HOLDINGS, INC.	* 3A3	PSB Holdings, Inc., Wausau, Wisconsin, to acquire 100 percent of the outstanding capital stock of Marathon State Bank, Marathon, Wisconsin.	Newspaper: Federal Register:	04/19/2012 04/20/2012
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNCCORP, INC.	CIC	Change in Control Notice by MVC Private Equity Fund, L.P., Purchase, New York, to gain control of BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly gain control of BNC National Bank, Glendale, Arizona.	Newspaper: Federal Register:	Not available Not available
COMMUNITY BANK, INC.	* 18C * Branch	Community Bank, Inc., Ronan, Montana, to merge with Community Bank-Missoula, Inc., Missoula, Montana, and incident thereto, establish three branches in Missoula.	Newspaper: Federal Register:	Not available Not applicable
FNB BANCSHARES INC.	CIC	Retroactive change in control notice by William Victor Eckles, Blue Earth, Minnesota, to retain control of FNB Bancshares, Inc. and thereby indirectly retain control of First Bank Blue Earth, both of Blue Earth, Minnesota.	Newspaper: Federal Register:	Not available Not available
LEACKCO BANK HOLDING COMPANY, INC.	* 3A3 * 18C	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: Federal Register:	Not available 04/30/2012
MACKINAC FINANCIAL CORPORATION	CIC	Change in Control Notice by Steinhardt Capital Investors, LLLP, along with its general partner Steinhardt Capital Management, LLC, both of New York, New York, and David R. Steinhardt and Michael H. Steinhardt, both of New York, New York, to gain control of Mackinac Financial Corporation, Manistique, Michigan, and thereby indirectly gain control of mBank, Manistique, Michigan.	Newspaper: Federal Register:	05/02/2012 05/09/2012

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 21, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCSHARES, INC.	* 3A1	FNB Bancshares, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank, both in Independence, Kansas.	Newspaper:	05/11/2012
			Federal Register:	05/11/2012
MAXLOU BANCSHARES, INC.	CIC	Notice by Andrew H. Wells, Tahlequah, Oklahoma, as trustee of the Clair Squyres Trust FBO Clair Squyres Wells, and the Louise Squyres Trust FBO Earl E. Squyres, to acquire control of Maxlou Bancshares, Inc., parent of First State Bank, both in Tahlequah, Oklahoma.	Newspaper:	04/27/2012
			Federal Register:	04/25/2012
VALLIANCE FINANCIAL CORP.	* 3A3	Valliance Financial Corp., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Valliance Texas Financial Holdings, Inc., parent of Valliance Bank, McKinney, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 21, 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
CADENCE BANCORP LLC	* 3A3	Cadence Bancorp, LLC, Houston, Texas, to acquire 100 percent of Encore Bancshares, Inc., Houston, Texas and indirectly acquire Encore Bank, N. A., Houston, Texas.	Newspaper: Federal Register:	05/01/2012 05/07/2012
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
PEOPLES BANK	* Branch	Peoples Bank, Lubbock, Texas, to establish a branch to be located at 1605 W. Division Street, Slaton, Texas 79364.	Newspaper: Federal Register:	04/28/2012 Not applicable
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 Not available
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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXAS FIRST BANK	* 18C	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:	Not available
	* Branch		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 21, 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
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:	Not available 05/13/2012
SECURITY CALIFORNIA BANCORP	4c8	Security California Bancorp, Riverside, California, to form a wholly-owned subsidiary, SCB Asset Management, Riverside, California, to engage in extending credit and servicing loans, pursuant to section 225.28(b)(1).	Newspaper: Federal Register:	Not applicable 05/04/2012
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

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