
Federal Reserve Release



H.2

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

No. 29

Week Ending July 16, 2011

Testimony and Statements

Mortgage Origination -- statement by Sandra F. Braunstein, director, Division of Consumer and Community Affairs, before a subcommittee of the House Committee on Financial Services on regulatory actions taken by the Board to address the recent challenges in the home mortgage market and to enhance consumer protections for homeowners.

- Published, July 13, 2011

Bank Holding Companies

Comerica Incorporated, Dallas, Texas -- to acquire Sterling Bancshares, Inc., Houston, and its subsidiary bank, Sterling Bank, and for Comerica's subsidiary bank, Comerica Bank, Dallas, to merge with Sterling Bank and thereby establish branches.

- Approved, July 13, 2011

Personnel

Division of Banking Supervision and Regulation -- appointment of Michael D. Solomon as associate director.

- Announced, July 12, 2011

Division of Monetary Affairs -- appointment of Fabio M. Natalucci as deputy associate director.

- Announced, July 12, 2011

Regulations and Policies

Debit Card Interchange Fees -- publication of lists of institutions subject to, and exempt from, the debit card interchange fee standards in Regulation II, which implements provisions of the Dodd-Frank Act.

- Announced, July 12, 2011

Regulations and Policies

Regulation Q (Prohibition Against Payment of Interest on Demand Deposits) -- final rule repealing Regulation Q, effective July 21, 2011, in accordance with the Dodd-Frank Act.

- Approved, July 12, 2011

Enforcement

First of Huron Corp., Bad Axe, Michigan -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, July 12, 2011

First Sentinel Bank, Richlands, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, July 14, 2011

Greer Bancshares Incorporated, Greer, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, July 12, 2011

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**OSD** Office of Staff Director**Bank Branches, Domestic**

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 2620 East Race Street, Searcy.

- Approved, July 13, 2011

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 411 West Lafayette Boulevard, Detroit, Michigan.

- Approved, July 11, 2011

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 12011 Sunset Hills Road, Suite 100, Reston, Virginia.

- Approved, July 13, 2011

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish a branch at 1536 West McEwen Drive, Franklin.

- Approved, July 15, 2011

Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 101 North Michigan Street, South Bend.

- Approved, July 14, 2011

Bank Branches, Domestic

Philadelphia

Luzerne Bank, Luzerne, Pennsylvania -- to establish a branch at 1073 Route 315, Plains Township, and to invest in bank premises.

- Approved, July 11, 2011

Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 821 East Main Street, Richmond.

- Approved, July 11, 2011

Bank Holding Companies

General Counsel

First Banks, Inc., St. Louis, Missouri -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, July 13, 2011

New York

The Goldman Sachs Group, Inc., New York, New York -- to retain shares of Atlantic Capital Bancshares, Inc., Atlanta, Georgia, and Atlantic Capital Bank.

- Approved, July 15, 2011

New York

The Goldman Sachs Group, Inc., New York, New York -- to retain its interest in The First Marblehead Corporation, Boston, Massachusetts, and its subsidiary thrift, Union Federal Savings Bank, North Providence, Rhode Island.

- Approved, July 15, 2011

Bank Holding Companies

Atlanta

Savannah River Financial Corporation, Augusta, Georgia -- to become a bank holding company and to acquire Savannah River Banking Company, Aiken, South Carolina, on its conversion to a state-chartered bank.

- Approved, July 14, 2011

New York

Valley National Bancorp, Wayne, New Jersey -- waiver of application to merge with State Bancorp, Inc., New Hyde Park, New York, in connection with the merger of their respective subsidiary banks, Valley National Bank, Passaic, New Jersey, and State Bank of Long Island, New Hyde Park, New York.

- Granted, July 15, 2011

Bank Mergers

Richmond

Xenith Bank, Richmond, Virginia -- to acquire certain assets and assume certain liabilities of the Richmond branch of Paragon Commercial Bank, Raleigh, North Carolina.

- Approved, July 14, 2011

Extensions of Time

Richmond

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

- Granted, July 14, 2011

Extensions of Time

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to July 20, 2012, to acquire shares of Brotherhood Bancshares, Inc., Kansas City, and The Brotherhood Bank & Trust Company.

- Granted, July 13, 2011

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to October 20, 2011, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, July 12, 2011

Boston

Sugar River Bancorp, MHC, Newport, New Hampshire -- extension to September 13, 2011, to become a mutual bank holding company and to acquire Sugar River Bank, Newport.

- Granted, July 14, 2011

International Operations

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts -- waiver of remainder of prior-notification period to establish a branch in St. Helier, Jersey, Channel Islands.

- Granted, July 12, 2011

Membership

Chicago

First Federal Iowa Bank, Fort Dodge, Iowa -- to become a member of the Federal Reserve System on conversion from a savings bank, formerly First Federal Savings Bank of Iowa, to a state-chartered bank.

- Approved, July 15, 2011

Boston

South Shore Savings Bank, South Weymouth, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, July 12, 2011

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 21-22, 2011.

- Published, July 12, 2011

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSB BANCORP INC	* 3A1	BSB Bancorp, Inc., Belmont, Massachusetts to acquire 100% of the outstanding capital stock of Belmont Savings Bank, Belmont, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the holding company from mutual to stock form.	Newspaper:	07/15/2011
			Federal Register:	07/15/2011
NORTH BROOKFIELD SAVINGS BANK	Member	Application by North Brookfield Savings Bank, North Brookfield, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PROVIDENT BANCORP	* 3A1	Application by Provident Bancorp, Amesbury, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Provident Bancorp, Inc., Amesbury, Massachusetts, through its acquisition of 100% of the shares of The Provident Bank, Amesbury, Massachusetts, pursuant to section 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	08/04/2011

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 July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey and Fall River, Massachusetts, 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
FIRST BANCORP	CIC	Notice by Thomas H. Lee (Alternative)Fund VI, L.P., Thomas H. Lee (Alternative) Parallel Fund VI, L.P., Thomas H. Lee (Alternative) Parallel (DT) Fund VI, L.P., THL FBC Equity Investors, L.P., THL Advisors (Alternative) VI, L.P., Thomas H. Lee (Alternative) VI, Ltd., THL Managers VI, LLC, Thomas H. Lee Partners, L.P., Thomas H. Lee Advisors, LLC, Anthony J. DiNovi and Scott M. Sperling, all of Boston, Massachusetts, to directly acquire 24.9 percent of the voting common stock of First BanCorp, and thereby indirectly acquire FirstBank Puerto Rico, both of San Juan, Puerto Rico.	Newspaper: Federal Register:	07/09/2011 07/13/2011
FNB NY BANCORP, INC.	* 3A1 * 3A3	FNB NY Bancorp, Inc. and Modern Capital Holdings LLC ("Modern Capital"), both of New York, New York to acquire 100 percent of the voting shares of Madison National Bancorp, Inc. and Madison National Bank, both of Hauppauge, New York and become bank holding companies under Section 3(a)(1) and Modern Capital to acquire 24.9 percent of the voting shares of The Upstate National Bank, Lisbon, New York, under Section 3(a)(3) of the Bank Holding Company Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 08/15/2011
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a limited-service branch located at 4949 SW Meadows Road, Suite 500, Lake Oswego, Clackamas County, Oregon (RSSD-4297040).	Newspaper: Federal Register:	07/16/2011 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	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUSTOMERS BANCORP, INC	* 3A1	Customers Bancorp, Inc., Phoenixville, PA, to become a bank holding company through the reorganization of Customers Bank, Phoenixville, PA, resulting from the merger of New Century Interim Bank, Phoenixville, PA, with and into Customers Bank. Subsequently, Berkshire Bancorp, Wyomissing, PA, will merge with and into Customers Bancorp, Inc., and Berkshire Bank, Wyomissing, PA, will merge with and into Customers Bank, Phoenixville, PA.	Newspaper:	Not available
	* 18C		Federal Register:	07/08/2011
	* 3A5			
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., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA.	Newspaper:	Not available
			Federal Register:	07/21/2011

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.

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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 July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BALTIMORE COUNTY SAVINGS BANK FEDERAL SAVINGS BANK	Member * 3A1	BCSB Bancorp, Inc., Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of Baltimore County Savings Bank Federal Savings Bank, Baltimore, Maryland, upon its conversion to a state-chartered commercial bank. Additionally, Baltimore County Savings Bank Federal Savings Bank, Baltimore, Maryland, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	08/01/2011 08/11/2011
CAPITAL ONE FINANCIAL CORPORATION	* 4c8	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of ING Bank, FSB, Wilmington, Delaware, and its subsidiaries, Sharebuilder Advisors, LLC Seattle, Washington, and ING Direct Investing, Inc., Seattle, Washington, and thereby engage in the activities related to operating a federal savings bank.	Newspaper: Federal Register:	Not available Not available
CONGRESSIONAL BANCSHARES, INC.	CIC	John K. Delaney and the Delaney Family Trust, both of Chevy Chase, Maryland, and Jason M. Fish, San Francisco, California, to acquire up to 41.1% of the voting shares of Congressional Bancshares, Inc., Bethesda, Maryland.	Newspaper: Federal Register:	07/25/2011 07/26/2011
PAGE VALLEY BANK, THE	* 18C	The Page Valley Bank, Luray, Virginia, to acquire certain assets and assume certain liabilities of the Charlottesville, Virginia, branch office of Bank of Hampton Roads, Norfolk, Virginia.	Newspaper: Federal Register:	08/12/2011 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO CAM,S.A.U.	FBSEA	Banco CAM, S.A.U., Alicante, Spain, to establish an international branch office located in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3350658	FIRST VISION BK OF TN, TULLAHOMA, TENNESSEE	01/24/2011	06/23/2011	S	Small 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 July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVANS BANCSHARES, INC.	CIC	Notice by Paul L. Martin and Pamela J. Martin, Bradenton, Florida, to gain control of Evans Bancshares, Inc., Evansdale, Iowa, and thereby indirectly control First Security State Bank, Evansdale, Iowa. Paul and Pamela Martin will collectively increase their ownership from 9.63 percent to 12.43 percent with the purchase of 2000 shares.	Newspaper: Federal Register:	Not available 08/01/2011
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust, National Association, Miami, Florida, and thereby to establish 53 branches.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN TRUST COMPANY, THE	* 18C * Branch	The Northern Trust Company, Chicago, Illinois, to merge with Northern Trust Bank, FSB, Bloomfield Hills, Michigan, and thereby to establish 13 branches.	Newspaper: Federal Register:	Not available Not applicable
SECURITY STATE BANK	* 18C * Branch	Security State Bank, New Hampton, Iowa, to merge with State Bank & Trust Company, Waverly, Iowa and as a result of the merger will establish 5 branches.	Newspaper: Federal Register:	Not available Not applicable
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Notice by David E. Kirschner and Margaret Kirschner, as co-trustees of the Henry C. Kirschner Trust B1, and David E. Kirschner and Margaret Kirschner, individually and as co-trustees of the Henry C. Kirschner Trust A2, acting in concert with The Noble Foundation, Philip and Cheryl Kirschner, Khajha Kirschner, Pamela Kirschner Bolduc, and the Mary C. Kirschner 2007 Trust with David E. Kirschner acting as trustee, to acquire 25 percent or more of the voting shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby indirectly acquire control of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois.	Newspaper: Federal Register:	Not available 07/29/2011
WCF FINANCIAL, M.H.C.	* 3A1	WCF Financial, M.H.C. and Webster City Federal Bancorp, both of Webster City, Iowa, to become bank holding companies following the conversion Webster City Federal Savings Bank, Webster City, Iowa, from a federally chartered savings association to a state chartered bank.	Newspaper: Federal Register:	07/09/2011 07/08/2011

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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187947	BANK IA, CLARINDA, IOWA	01/24/2011	07/01/2011	S	Small Bank
671147	PRIMEBANK, LE MARS, IOWA	02/07/2011	07/05/2011	S	Int Sm Bank
991135	STATE BK GENEVA, GENEVA, ILLINOIS	10/04/2010	06/20/2011	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LAKE VILLAGE	Member	Bank of Lake Village, Lake Village, Arkansas, to become member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST STATE BANCSHARES, INC.	CIC	Notice by Teresa A. Grindstaff and Greg E. Allen, individually and as trustees of the William H. Cooper General Trust and the William H. Cooper Marital Trust, all of Farmington, Missouri, to gain voting control of First State Bancshares, Inc., Farmington, Missouri. Ms. Grandstaff and Mr. Allen also vote the shares of First State Bancshares, Inc. held by Cooper Investments, Inc., Farmington, Missouri.	Newspaper: Federal Register:	07/14/2011 08/03/2011
SCOTT COUNTY STATE BANK, THE	* Branch	The Scott County State Bank, Scottsburg, Indiana, to establish a branch facility to be located at 307 West Main Street, Austin, Indiana.	Newspaper: Federal Register:	07/25/2011 Not applicable

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 July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKWOOD BANCORPORATION CO.	CIC	Change in Control Notice by Robert Lynn Nelson, Cudjoe Key, Florida, to gain control of Kirkwood Bancorporation Co., Bismarck, North Dakota and thereby indirectly gain control of Kirkwood Bank and Trust Company, Bismarck, North Dakota, and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and its subsidiary Kirkwood Bank of Nevada, Las Vegas, Nevada.	Newspaper:	Not available
			Federal Register:	07/19/2011

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVERGREEN BANCORPORATION	CIC	Notification by Jeffrey N. Bradley, Morrison, Colorado, to retain control of Evergreen Bancorporation, Evergreen, Colorado, parent of Evergreen National Bank, Evergreen, Colorado.	Newspaper: Federal Register:	Not available 08/04/2011
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a branch at 8820 Arbor Street, Omaha, Nebraska.	Newspaper: Federal Register:	07/29/2011 Not applicable
RCB HOLDING COMPANY, INC.	CIC	Notice submitted by the Mark Elliott Robson 2007 Trust, Mark Robson, trustee; and Mark Robson, individually, all of Jackson, Wyoming and as members of the Robson Family control group, to retain control of RCB Holding Company, Inc., Claremore, Oklahoma, parent of RCB Bank, Claremore, Oklahoma.	Newspaper: Federal Register:	Not available 07/26/2011
SUNFLOWER FINANCIAL, INC.	CIC	Notice submitted by the The Dana Hale Nelson Family Irrevocable Trust, Mission Hills, Kansas; the Karen Hale Young Family Irrevocable Trust, Salina, Kansas; the Lisa K. Hale Family Irrevocable Trust, Mission Hills, Kansas; the Max Alan Hale Family Irrevocable Trust, Salina, Kansas; the Twin Meadow VHC Trust, Salina, Kansas; the Dana Hale Nelson Irrevocable Trust for Allison Lesta Nelson, Mission Hills, Kansas; the Dana Hale Nelson Irrevocable Trust for Hayley Elizabeth Nelson, Mission Hills, Kansas; the Dana Hale Nelson Irrevocable Trust for Kristen Adele Nelson, Mission Hills, Kansas; the Karen Hale Young Irrevocable Trust for Rhys Adele Young, Salina, Kansas; the Karen Hale Young Irrevocable Trust for Malia Jean Young, Salina, Kansas; the Karen Hale Young Irrevocable Trust for Elle Joyce Young, Salina, Kansas; the Karen Hale Young Irrevocable Trust for Tatum Diana Young, Salina, Kansas; the Max Alan Hale Irrevocable Trust for Morgan Ann Hale, Salina, Kansas; the Max Alan Hale Irrevocable Trust for Madison Adele Hale, Salina, Kansas; the Max Alan Hale Irrevocable Trust for Keaton Mathew Hale, Salina, Kansas; the Lisa K. Hale Irrevocable Trust for Joseph Joshua Hodos, Mission Hills, Kansas; the Mollie Hale Carter Irrevocable Trust for Elizabeth Ann Carter, Salina, Kansas; the Mollie Hale Carter Irrevocable Trust for Jocelyn Renee Carter, Salina, Kansas; to become members of the Hale Family Group, which controls 25 percent or more of Sunflower Financial, Inc., parent of Sunflower Bank, National Association, both in Salina, Kansas.	Newspaper: Federal Register:	07/31/2011 08/02/2011

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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815754	BANK OF CHEROKEE CTY, HULBERT, OKLAHOMA	03/21/2011	06/21/2011	S	Small Bank
456755	EXCHANGE B&TC, PERRY, OKLAHOMA	03/21/2011	06/22/2011	S	Small Bank
41553	FIRST ST BK, ANADARKO, OKLAHOMA	04/11/2011	07/07/2011	S	Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	03/28/2011	06/30/2011	S	Int Sm 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 July 16, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 32% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	Not available 08/05/2011
INTEGRITY BANCSHARES, INC.	* 3A1	Integrity Bancshares, Inc., Houston Texas, to become a bank holding company by acquiring 100 percent of Integrity Bank, SSB, Houston, Texas.	Newspaper: Federal Register:	Not available 08/05/2011
STRATEGIC GROWTH BANKING, LLC	* 3A1 * 4c8	Strategic Growth Banking. LLC, El Paso, Texas, and Strategic Growth Banking Partners, LLC, both of El Paso, Texas, to become bank holding companies pursuant to Section 3(a)(1) through the acquisition of Las Cruces B.R.G., Incorporated, Las Cruces, New Mexico, and thus indirectly acquire control of Bank of the Rio Grande, National Association, Las Cruces, New Mexico, and to retain control of, pursuant to Section 4(c)(8), Capital Bank, State Savings Bank, El Paso, Texas.	Newspaper: Federal Register:	Not available 07/28/2011

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 July 16, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NBC BANK HOLDING COMPANY	CIC	Interagency Notice of Change in Control by Castle Creek Capital Partners IV, L.P. and persons that are acting with or control Castle Creek Capital Partners IV, L.P. (Castle Creek Advisors IV, LLC; Castle Creek Capital IV, LLC; John T. Pietrzak; Pietrzak Advisory Corp.; John M. Eggemeyer, III; JME Advisory Corp.; William J. Ruh; Ruh Advisory Corp.; Mark G. Merlo; Legions IV Corp.; Joseph Mikesell Thomas and Thomas Advisory Corp.) all of Rancho Santa Fe, California, to acquire up to 17.8 percent of the shares of First NBC Bank Holding Company, and indirectly First NBC Bank, both of New Orleans, Louisiana, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/31/2011
			Federal Register:	Not available
RIVERVIEW BANCORP, INC.	* 3A1	Riverview Bancorp, Inc. to become a bank holding company by acquiring 100 percent of Riverview Community Bank FSB, both of Vancouver, Washington.	Newspaper:	07/08/2011
			Federal Register:	08/11/2011

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District: 12

Federal Reserve Bank of San Francisco

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
197478	EAST WEST BK, PASADENA, CALIFORNIA	10/25/2010	06/24/2011	S	Large Bank
982263	SANTA LUCIA BK, ATASCADERO, CALIFORNIA	06/07/2010	06/24/2011	NI	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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