
Federal Reserve Release



H.2

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

No. 19

Week Ending May 12, 2012

Bank Holding Companies

Industrial and Commercial Bank of China Limited, Beijing, People's Republic of China; China Investment Corporation; and Central Huijin Investment Ltd. -- to become bank holding companies and to acquire shares of The Bank of East Asia (U.S.A.), National Association, New York, New York (FRB Order No. 2012-4).

- Approved, May 9, 2012

Banks, Foreign

Agricultural Bank of China Limited, Beijing, People's Republic of China -- to establish a branch in New York, New York (FRB Order No. 2012-5).

- Approved, May 9, 2012

Bank of China Limited, Beijing, People's Republic of China -- to establish a branch in Chicago, Illinois (FRB Order No. 2012-6).

- Approved, May 9, 2012

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$3 billion in 28-day term deposits on May 14, 2012.

- Announced, May 9, 2012

Regulations and Policies

Stress Testing -- final interagency supervisory guidance on stress testing for banking organizations with more than \$10 billion in total consolidated assets.

- Approved, May 9, 2012

Enforcement

AB&T Financial Corporation, Gastonia, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, May 10, 2012

ACME Holding Company, Inc., Employee Stock Ownership Plan, Mulberry, Arkansas; ACME Holding Company, Inc.; and Allied Bank -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, May 10, 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**

Secretary

The Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to establish a branch at 135 East City Avenue, Bala Cynwyd.

- Approved, May 10, 2012

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 277 South Washington Street, Alexandria, Virginia.

- Approved, May 8, 2012

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 9378 Wilshire Boulevard, Beverly Hills.

- Approved, May 11, 2012

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 535 Madison Avenue, New York, New York.

- Approved, May 11, 2012

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at Highland Meadows Golf Club, 7455 Erie Street, Sylvania, to operate August 6-12, 2012.

- Approved, May 10, 2012

Bank Branches, Domestic

Atlanta

IberiaBank, Lafayette, Louisiana -- to establish a branch at 1010 North Germantown Parkway, Cordova, Tennessee.

- Approved, May 9, 2012

St. Louis

Summit Bank, Arkadelphia, Arkansas -- to establish a branch at 545 Salem Road, Conway.

- Approved, May 8, 2012

Chicago

Town Bank, Hartland, Wisconsin -- to establish a branch at N72 W13435 Jacob Lane, Menomonee Falls.

- Approved, April 30, 2012

(A/C)

Atlanta

USAmeriBank, Largo, Florida -- to establish a branch at 405 North Westshore Boulevard, Tampa, Florida.

- Approved, May 7, 2012

Bank Holding Companies

Dallas

B2B Holdings, Inc., Houston, Texas -- to become a bank holding company and to acquire Stockmens National Bank in Cotulla, Cotulla.

- Withdrawn, May 7, 2012

Bank Holding Companies

Richmond

City Holding Company, Cross Lanes, West Virginia -- to acquire Virginia Savings Bancorp, Inc., Front Royal, Virginia, and thereby indirectly acquire Virginia Savings Bank, F.S.B.

- Approved, May 7, 2012

Chicago

Horizon Bancorp, Michigan City, Indiana -- waiver of application to acquire Heartland Bancshares, Inc., Franklin, in connection with the merger of their respective subsidiary banks, Horizon Bank, N.A., Michigan City, and Heartland Community Bank, Franklin.

- Granted, May 11, 2012

Minneapolis

Leackco Bank Holding Company, Inc., Wolsey, South Dakota -- to acquire ASB Bank Holding Company, Pierre, and thereby indirectly acquire American State Bank of Pierre; and for ASB Interim Bank, Wessington Springs, to merge with and into American State Bank of Pierre.

- Approved, May 7, 2012

New York

National Australia Bank Limited, Docklands, Australia; National Equities Limited; National Americas Holdings LLC, New York, New York; National Americas Investment, Inc., Sioux Falls, South Dakota; and Great Western Bancorporation, Inc. -- waiver of application to merge North Central Bancshares, Fort Dodge, Iowa, with and into Great Western Bancorporation, Sioux Falls, South Dakota, in connection with the merger of their subsidiary banks: First Federal Savings Bank of Iowa, Fort Dodge, with and into Great Western Bank, Sioux Falls.

- Granted, May 11, 2012

Bank Holding Companies

Kansas City

Overbrook Bankshares, Inc., Overbrook, Kansas, and First Security Bank -- waiver of application to acquire Carbondale Bankshares, Inc., Carbondale, and its subsidiary bank, State Bank of Carbondale, in connection with State Bank's merger with and into First Security Bank, Overbrook.

- Granted, May 10, 2012

Bank Mergers

St. Louis

Fordyce Bank & Trust Co., Fordyce, Arkansas -- to merge with The Bank of Rison, Rison.

- Approved, May 7, 2012

Change in Bank Control

Boston

Monadnock Bancorp, Inc., Peterborough, New Hampshire -- change in bank control of Monadnock and its subsidiary savings bank, Monadnock Community Bank, Peterborough.

- Withdrawn, May 10, 2012

International Operations

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings -- waiver of remainder of prior-notice period to invest, through State Street International Holdings Switzerland GmbH, Steinhausen, Switzerland, in two companies in Hong Kong SAR, People's Republic of China.

- Granted, May 10, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 12, 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:	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 May 12, 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:	05/04/2012 Not applicable
CITY NATIONAL BANCSHARES CORPORATION	CIC	Notice by Preston D. Pinkett, III to acquire 10 percent of City National Bancshares Corporation, Newark, New Jersey.	Newspaper: Federal Register:	Not available 05/23/2012
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:	05/19/2012 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 05/30/2012
TMP MERGECO, IN.C	* 3A1 * 3A3	Tompkins Financial Corporation, Ithaca, New York, through its subsidiary TMP Mergeco Inc., Ithaca, New York, to merge with VIST Financial Corp., and thereby acquire VIST Bank, both in Wyomissing, Pennsylvania. In connection with this proposal, TMP Mergeco Inc., Ithaca, New York, has applied to become a bank holding company by acquiring 100 percent of the voting shares of VIST Financial Corp., and its subsidiary VIST Bank, both in Wyomissing, Pennsylvania.	Newspaper: Federal Register:	06/06/2012 06/07/2012

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 May 12, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESSA BANCORP, INC.	* 3A1	ESSA Bancorp, Inc., Stroudsburg, PA, to form a bank holding company by acquiring First Starr Bancorp, Bethlehem, PA.	Newspaper:	Not available
			Federal Register:	Not available
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
SUSQUEHANNA BANK	* 18C	Susquehanna Bank, Lititz, PA, to purchase deposit liabilities of Community First Bank, Pikesville, MD.	Newspaper:	Not available
			Federal Register:	Not applicable

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 May 12, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
LOVELL MINNICK HOLDINGS LLC	CIC	Interagency Notice of Change in Bank Control by LM III TriState Holdings LLC; LM III A TriState Holdings LLC; Lovell Minnick Equity Partners III LP; Lovell Minnick Equity Partners III A LP; Lovell Minnick Equity Advisors III LP; Fund III UGP LLC; Lovell Minnick Partners LLC; and Lovell Minnick Holdings LLC; all of Radnor, Pennsylvania, to acquire up to 24.9% of the outstanding voting shares of TriState Capital Holdings, Inc., Pittsburgh, PA, and thereby indirectly control TriState Capital Bank, Pittsburgh, PA	Newspaper:	Not available
			Federal Register:	Not available

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 May 12, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUMMIT FINANCIAL GROUP, INC.	CIC	John W. Crites, Marco Island, Florida, to individually retain control of 10.41% of the voting shares of Summit Financial Group, Inc., Moorefield, West Virginia, with shares held in his individual capacity, jointly with Patricia Crites, and as trustee for the following trusts: Subtrust f/b/o Zackary Kenton Crites; Subtrust f/b/o Bailey Buena-Vista Crites; Subtrust f/b/o Kevin David Mongold; Subtrust f/b/o Jessica Ann Mongold; Subtrust f/b/o Joshua Alexander Wingard; and Subtrust f/b/o Bianca Marie Wingard; Patricia A. Crites 2010 Grantor Retained Annuity Trust; and Patricia A. Crites 2012 Grantor Retained Annuity Trust. In addition John and Patricia Crites and the following would control in aggregate 17.01% of the voting shares of Summit Financial Group, Inc.: Valerie C. Mongold, Weyers Cave, Virginia.; Kelly C. Wingard, Petersburg, West Virginia, in her individual capacity and a Trustee for the following subtrusts: Subtrust f/b/o Jeremiah Thomas Wingard and Subtrust f/b/o Joseph Riley Wingard; and John W. Crites II, Petersburg, West Virginia.	Newspaper:	Not available
			Federal Register:	05/29/2012

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 May 12, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan and Community Bancshares of Mississippi, Inc., both of Brandon, Mississippi, to acquire 100 percent of the outstanding shares of Community Holding Company of Florida, Inc., Miramar Beach, Florida, and its subsidiary, Community Bank, Destin, Florida.	Newspaper: Federal Register:	06/06/2012 06/07/2012
COMMUNITY BANK OF EAST TENNESSEE, THE	* Branch	The Community Bank of East Tennessee, Clinton, Tennessee, to establish the following branches: 1499 North Mt. Juliet Road, Mt. Juliet, Tennessee, to be known as the Mt. Juliet Office; and 403 South Lowry, Smyrna, Tennessee, to be known as the Smyrna Office.	Newspaper: Federal Register:	05/21/2012 Not applicable
FLORIDA CAPITAL GROUP, INC.	CIC	After-the-fact change in control notice filed by FCG Investors, LLLP, and its general partner, James W. Heavener, both of Winter Park, Florida, to retain control of 11,000 shares of Series B Non-Cumulative Perpetual Preferred Stock (series B preferred stock) and warrants to purchase common stock or 15.48 percent of the total common stock outstanding of Florida Capital Group, Inc., and its subsidiary bank, Florida Capital Bank, both of Jacksonville, Florida; and prior notice by FCG Investors, LLLP, and its general partner, James H. Heavner, to acquire an additional 24,259 shares of the series B preferred stock and warrants to purchase an additional 167,614,833 shares of common stock or 85.58 percent of the total common stock outstanding.	Newspaper: Federal Register:	05/25/2012 05/31/2012
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 100 Euclid Avenue, Mountain Brook, Alabama, to be known as the Crestline Branch.	Newspaper: Federal Register:	05/15/2012 Not applicable

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 May 12, 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:	04/26/2012 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 May 12, 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:	05/10/2012 05/09/2012
JOHNSTON GROWTH CORPORATION	* 3A1	Johnston Growth Corporation, Johnston, Iowa, to become a bank holding company following the conversion of its subsidiary, Charter Bank, Johnston, Iowa, from a federally chartered savings association to a state chartered bank.	Newspaper: Federal Register:	06/04/2012 06/01/2012
LEVEL ONE BANCORP, INC.	CIC	Notice by Wellington Management Company, Jacobs Asset Management, The Endicott Group, Patriot Financial Partners and Anchorage Capital Group to acquire control of Level One Bancorp, Farmington Hills, Michigan and indirectly Level One Bank, Farmington Hills, Michigan (Determination of CIC filing for PE investors).	Newspaper: Federal Register:	Not available Not available
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 May 12, 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
NORTHWEST INVESTMENT CORP.	* 3A1	Northwest Investment Corp., Davenport, Iowa, to become a bank holding company following the conversion of its subsidiary, Northwest Bank & Trust Company, Davenport, Iowa, from a federally chartered savings bank to a state chartered bank.	Newspaper: Federal Register:	Not available 06/07/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 12, 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:	Not available
			Federal Register:	04/09/2012

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 May 12, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CAVE CITY	Member	Bank of Cave City, Cave City, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FARMERS BANCSHARES, INC.	4c8	Farmers Bancshares, Inc., Hardinsburg, Kentucky, to engage in lending activities through the purchase of loans from its subsidiary bank, Farmers Bank, Hardinsburg, Kentucky.	Newspaper: Federal Register:	Not applicable Not available
MAGNA BANK	Member	Magna Bank, Memphis, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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 May 12, 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
KING KALISPELL, LLC	* 3A1	Retroactive notice by King Kalispell, LLC, to remain a bank holding company by continuing to control King Family GNB, L.P. and King Family VB, L.P. and thereby indirectly control each of Great Northern Bancshares, Inc. and Valley Bancshares, Inc., all of Kalispell, Montana. King Family GNB, L.P., to remain a bank holding company by continuing to control Great Northern Bancshares, Inc. King Family VB, L.P., to remain a bank holding company by continuing to control Valley Bancshares, Inc. Great Northern Bancshares, Inc., controls Three Rivers Bank of Montana, Kalispell, Montana, and Valley Bancshares, Inc., controls Valley Bank of Kalispell, Kalispell, Montana.	Newspaper:	Not available
			Federal Register:	Not available

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 May 12, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS SECURITY BANK & TRUST COMPANY	Premises	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to increase its investment in bank premises in the amount of \$428,000.	Newspaper: Federal Register:	Not applicable Not applicable
F&M BANK & TRUST COMPANY, THE	* Branch	The F&M Bank & Trust Company, Tulsa, Oklahoma, to establish a branch at 5840 Northwest Highway, Dallas, Texas.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	05/14/2012 05/11/2012
MARQUIS BANCSHARES, INC.	* 3A1	Marquis Bancshares, Inc., Manhattan, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Leonardville State Bank, Leonardville, Kansas.	Newspaper: Federal Register:	Not available 06/08/2012
PRIME TIME INVESTMENTS GROUP, LLC	* 3A1	Prime Time Investments Group, LLC, Wray, Colorado, to become a bank holding company through the acquisition of 79.2 percent of the voting shares of Investment Opts, LLC, Bethune, Colorado, and the indirect and direct acquisition of approximately 48 percent of the voting shares of FarmBank Holding, Inc., Greeley, Colorado, parents of First FarmBank, Greeley, Colorado.	Newspaper: Federal Register:	Not available 06/08/2012

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 May 12, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 208 Earl Garrett Street, Kerrville, Texas 78028.	Newspaper: Federal Register:	Not available Not applicable
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

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 May 12, 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 FOUNDATION INC.	* 3A1 4c8	First Foundation Inc. to become a bank holding company upon the conversion of its wholly-owned subsidiary First Foundation Bank from a federal savings bank to a commercial bank and 2) to engage in financial and investment advisory activities through its wholly-owned subsidiary, First Foundation Advisors, all of Irvine, California.	Newspaper: Federal Register:	Not available Not available
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:	06/05/2012 05/30/2012
SILICON VALLEY BANK	Other Foreign	Silicon Valley Bank, Santa Clara, California, to establish an Edge corporation, SVC International Finance, Inc., Santa Clara, California, to invest in foreign organizations, pursuant to Regulation K.	Newspaper: Federal Register:	Not applicable Not available
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