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**Federal Reserve Release**

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*H.2*

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

*No. 24*

*Week Ending June 11, 2011*

Regulations and Policies

Capital Adequacy Guidelines -- final interagency rule to amend, consistent with certain provisions of the Dodd-Frank Act, (1) the advanced approaches rule to establish a risk-based floor and (2) the general risk-based capital rules to provide limited flexibility to establish capital requirements for certain low-risk assets generally not held by insured depository institutions.

- Approved, June 9, 2011

Capital Adequacy Guidelines -- (1) interim final rule with request for comment to allow small bank holding companies that are organized as S corporations or in mutual form to exclude subordinated debt issued to the Department of the Treasury under the Small Business Lending Fund from treatment as "debt" for purposes of certain provisions of the Board's Small Bank Holding Company Policy Statement and (2) final rule to permit bank holding companies that are organized as S corporations or in mutual form to include in tier 1 capital subordinated debt issued to the Treasury under the Troubled Asset Relief Program and to allow those companies to exclude such debt for purposes of the policy statement.

- Approved, June 11, 2011

Regulation Y (Bank Holding Companies and Change in Bank Control) -- publication for comment of amendments requiring large bank holding companies to submit capital plans annually and to provide prior notice, under certain circumstances, before making a capital distribution.

- Approved, June 9, 2011

Regulation Z (Truth in Lending) and Regulation M (Consumer Leasing) -- final rules increasing the dollar thresholds for exempt consumer credit transactions and consumer leases to \$51,800, effective January 1, 2012.

- Approved, June 11, 2011

Stress Testing Guidance -- publication for comment of interagency guidance on stress testing for banking organizations with more than \$10 billion in total assets.

- Approved, May 31, 2011

(A/C)

Enforcement

Cornerstone Holding Company, Inc., Fargo, North Dakota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, June 7, 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**

Chicago

Bank of Geneva, Geneva, Indiana -- to establish a branch at 1061 Thirteenth Street, Decatur.

- Approved, June 8, 2011

San Francisco

North Valley Bank, Redding, California -- to establish a branch at 2999 Douglas Boulevard, Suites 155 and 160, Roseville.

- Approved, June 6, 2011

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1498 E. Jackson Boulevard (Hwy. 11E), Jonesborough, Tennessee.

- Approved, June 8, 2011

**Bank Holding Companies**

San Francisco

BankGuam Holding Company, Hagatna, Guam -- to become a bank holding company and to acquire Bank of Guam, Hagatna.

- Approved, June 9, 2011

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to merge with Greensburg Bancshares, Inc., Greensburg, and thereby acquire its subsidiary bank, Bank of Greensburg.

- Approved, June 9, 2011

**Bank Holding Companies**

**Boston**

Lowell Five Bancorp, MHC, Lowell, Massachusetts, and Lowell Five Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire The Lowell Five Cents Savings Bank, Lowell.

- Approved, June 9, 2011

**Boston**

Newburyport Five Cents Bancorp, MHC, Newburyport, Massachusetts, and Newburyport Five Cents Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Newburyport Five Cents Savings Bank, Newburyport.

- Approved, June 7, 2011

**Kansas City**

Palco Bankshares, Inc., Palco, Kansas -- to become a bank holding company and to acquire Midwest Community Bank, Plainville.

- Approved, June 7, 2011

**Dallas**

Platinum Bancshares of Texas, Inc., Lubbock, Texas -- to become a bank holding company and to acquire Platinum Bank, Lubbock.

- Approved, June 6, 2011

**Minneapolis**

Saint Joseph Bancshares Acquisitions, Inc., Saint Joseph, Minnesota -- to acquire Financial Bancshares Company, Becker, and thereby indirectly acquire Sherburne State Bank.

- Approved, June 6, 2011

**Bank Mergers**

**Kansas City**

First Neodesha Bank, Neodesha, Kansas -- to merge with Bank of Parsons, Parsons, and thereby establish two branches.

- Approved, June 9, 2011

**Minneapolis**

First Western Bank and Trust, Minot, North Dakota -- to merge with First Western Bank & Trust, Eden Prairie, and thereby establish a branch at 100 Prairie Center Drive.

- Approved, June 7, 2011

**Kansas City**

Interbank, Oklahoma City, Oklahoma -- to purchase certain assets and assume certain liabilities of First Capital Bank, Guthrie.

- Approved, June 10, 2011

**Extensions of Time**

**St. Louis**

Carlson Bancshares, Inc., West Memphis, Arkansas -- extension to September 10, 2011, to acquire shares of Central Bancshares, Inc., Little Rock, and thereby indirectly acquire Central Bank.

- Granted, June 10, 2011

**Membership**

**Boston**

Walpole Co-operative Bank, Walpole, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, June 8, 2011

**Membership**

Boston

Watertown Savings Bank, Watertown, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, June 9, 2011

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE STREET BANK AND TRUST COMPANY	Foreign Branch	State Street Bank & Trust Company (SSBT) and State Street International Holdings (SSIH), both of Boston, Massachusetts, prior notice to establish a branch in St. Helier, Jersey, Channel Islands pursuant to Section 211.3(b)(3) of Regulation K	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK BANK	* Branch	Adirondack Bank, Utica, New York, requests to establish two branches located at (i) 1 Main Street, Richfield Springs, New York and (ii) 808 Main Street, Sylvan Beach, New York.	Newspaper: Federal Register:	Not available Not applicable
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
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France, to establish an additional branch 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)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 11, 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			

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASB BANCORP, INC.	* 3A1	ASB Bancorp, Inc., Asheville, North Carolina, to become a bank holding company upon the conversion of Asheville Savings Bank, S.S.B., Asheville, North Carolina, from a mutual to stock form of ownership.	Newspaper: Federal Register:	Not available 07/01/2011
Crescent Financial Bancshares, Inc.	* 3A1	Crescent Financial Bancshares, Inc., Cary, North Carolina, to merge with Crescent Financial Corporation, Cary, North Carolina, and acquire control of Crescent State Bank, Cary, North Carolina. Crescent Financial Bancshares, Inc., a newly formed subsidiary of Crescent Financial Corporation, the holding company of Crescent State Bank, was formed for the purpose of reincorporating the holding company as a Delaware corporation.	Newspaper: Federal Register:	Not available Not available
HERITAGE BANK	* Branch	Heritage Bank, Norfolk, Virginia, to establish a branch at 1403 Greenbrier Parkway, Chesapeake, Virginia	Newspaper: Federal Register:	06/13/2011 Not applicable
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, to establish a branch at 821 East Main Street, Richmond, Virginia.	Newspaper: Federal Register:	07/05/2011 Not applicable
XENITH BANK	* 18C	Xenith Bank, Richmond, Virginia, to acquire certain assets and assume certain liabilities of the Richmond, Virginia, branch office of Paragon Commercial Bank, Raleigh, North Carolina.	Newspaper: Federal Register:	Not available Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SAVANNAH RIVER FINANCIAL CORPORATION	* 3A1	Savannah River Financial Corporation, Augusta, Georgia, to become a bank holding company by acquiring Savannah River Banking Company, Aiken, South Carolina, upon its conversion to a state non-member bank.	Newspaper:	Not available
			Federal Register:	Not available

**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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 11, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST AMERICAN BANK CORPORATION	4c8	First American Bank Corporation, Elk Grove Village, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available
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:	Not available Not available
WEBSTER CITY FEDERAL SAVINGS	Member	Webster City Federal Savings Bank, Webster City, Iowa, to become a member of the Federal Reserve System following its conversion from a federal savings bank to a state chartered bank.	Newspaper: Federal Register:	Not applicable Not applicable

Federal Reserve Bank of Chicago

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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEOPLES BANK	Member	Peoples Bank, Sheridan, Arkansas, to become member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
PINNACLE BANCSHARES, INC.	CIC	Notice by Thomas R. Garrison, Fayetteville, Arkansas, individually, and in concert with and as trustee of the Thomas R. Trust U/W Sheridan Garrison, the Thomas R. Garrison 2005 Retained Annuity Trust, and the Estate of F. S. Garrison, all of Fayetteville, Arkansas, to gain control of Pinnacle Bancshares, Inc., Rogers, Arkansas.	Newspaper: Federal Register:	07/01/2011 06/22/2011
SUMMIT BANK	* Branch	Summit Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 201 Skyline Drive, Suite 38, Conway, Arkansas.	Newspaper: Federal Register:	06/24/2011 Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KEYSTONE INVESTMENT, INC.	CIC	Notification by Teresa L. Keslar, Beatrice, Nebraska, to acquire control of Keystone Investment, Inc., parent of Bank of Keystone, both in Keystone, Nebraska.	Newspaper:	Not available
			Federal Register:	06/21/2011

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHALYBEATE SPRINGS CORPORATION	CIC	Jonathan Ross Kasling of Hughes Springs, Texas, Individually; Mayo Givens Kasling III of Hughes Springs, Texas, Individually; Jonathan Ross Kasling of Hughes Springs, Texas; Mayo Givens Kasling III of Hughes Springs, Texas; Mayo Givens Kasling, Jr. of Hughes Springs, Texas and Mayo Givens Kasling, Jr. as Trustee for the Mayo G. Kasling III 1996 Trust and as Trustee for the Jonathan Ross Kasling 1996 Trust; Rebecca Lynn Kasling of Hughes Springs, Texas; Mayo Givens Kasling, Sr. of Hughes Springs, Texas; Catherine Denise Kasling DeWitt of Hughes Springs, Texas; Misty Morgan Lake of Hughes Springs, Texas; Randall Marc Morgan of Hughes Springs, Texas; Sarah Virginia Kasling Shelton of Hughes Springs, Texas and Sarah Virginia Kasling as Trustee for the Ricky Dub Shelton Jr. 1996 Trust and as Trustee for the Shelby Shelton 1996 Trust and as Trustee for the Trenton Shelton 1996 Trust; Roy Kemp Kasling of Austin, Texas and Roy Kemp Kasling as Trustee for the Alexandra Kasling 1996 Trust and as Trustee for the Natalie Kasling 1996 Trust; all as members of the Kasling Family Group, intend to apply to the Federal Reserve Board for permission to retain control of 25 percent or more of the shares of Chalybeate Springs Corporation, Hughes Springs, Texas and thereby indirectly retain control of The First National Bank of Hughes Springs, Hughes Springs, Texas.	Newspaper: Federal Register:	06/21/2011 05/11/2011
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 411 West Lafayette Boulevard, Detroit, Michigan.	Newspaper: Federal Register:	Not available Not applicable
VIEWPOINT FINANCIAL GROUP, INC.	* 3A1	Viewpoint Financial Group, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of ViewPoint Bank, National Association, Plano, Texas.	Newspaper: Federal Register:	06/13/2011 06/11/2011

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending June 11, 2011**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Castle Creek Capital Partners IV, LP, Castle Creek Advisors IV, LLC, Castle Creek Capital IV, LLC, John T. Pietrzak, Pietrzak Advisory Corp., John M. Eggemeyer, JME Advisory Corp., William J. Ruh, Ruh Advisory Corp., Mark G. Merlo, Legions IV Advisory Corp., Joseph Mikesell Thomas, and Mikesell Advisory Corp., all of Rancho Santa Fe, California, to acquire up to 24.9% of the voting shares of Intermountain Community Bancorp, a bank holding company that is the sole shareholder of Panhandle State Bank, a state non-member bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available 06/21/2011
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Stadium Capital Partners, L.P., Stadium Capital Qualified Partners, L.P., Stadium Capital Management LLC, and John Welborn, all of Bend, Oregon, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available Not available
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, and Morgan Stanley Private Bank, National Association, Purchase, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 04/25/2011
WESTERN LIBERTY BANCORP	4c8	Western Liberty Bancorp, Las Vegas, Nevada, to form a wholly-owned subsidiary, OREOSUB, Las Vegas, Nevada, to engage in extending credit and servicing loans, pursuant to section 225.28(b)(1) and (2) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act