
Federal Reserve Release



H.2

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

No. 27

Week Ending July 2, 2011

Banks, Foreign

Bank of Taiwan, Taipei, Taiwan -- to establish a branch in New York, New York.

- Approved, June 27, 2011

Personnel

Office of Inspector General -- appointment of Mark Bialek as inspector general of the Board and the Bureau of Consumer Financial Protection, effective July 25, 2011.

- Announced, June 30, 2011

Regulations and Policies

College Credit Card Agreements -- annual report to Congress under the Credit Card Accountability Responsibility and Disclosure Act regarding agreements between credit card issuers and institutions of higher education or certain affiliated organizations that provide for the issuance of credit cards to college students.

- Approved, June 27, 2011

Host-State Lending Ratios -- interagency release of the host-state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, June 30, 2011

Presidential \$1 Coin Program -- annual report to Congress on the Presidential \$1 Coin Program.

- Approved, June 27, 2011

Regulation II (Debit Card Interchange Fees and Routing) -- final rule establishing standards for debit card interchange fees and prohibiting network exclusivity arrangements and routing restrictions and interim final rule with request for comment on a fraud-prevention adjustment for interchange transaction fees, in accordance with the Dodd-Frank Act.

- Approved, June 29, 2011

Regulations and Policies

Regulations V (Fair Credit Reporting) and B (Equal Credit Opportunity) -- final interagency amendments to require disclosure of credit scores and related information to consumers in risk-based pricing notices and adverse action notices if a credit score is used in setting the credit terms or taking adverse action, in accordance with the Dodd-Frank Act.

- Approved, July 1, 2011

Enforcement

First Chatsworth Bankshares, Inc., Chatsworth, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, June 28, 2011

First National Bancshares of Central Alabama, Inc., Aliceville, Alabama -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, June 28, 2011

JLL Associates G.P. FCH, L.L.C., New York, New York; JLL Associates FCH, L.P.; JLL Partners Fund FCH, L.P.; JLL/FCH Holdings I, L.L.C.; and FC Holdings, Inc., Webster, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, June 28, 2011

Southern Community Financial Corporation, Winston-Salem, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, June 28, 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 mobile branch in the Florida counties of Bay, Calhoun, Franklin, Gulf, Lake, Leon, Liberty, Orange, and Seminole.

- Approved, July 1, 2011

Bank Holding Companies

Director, BS&R

Carroll County Bancshares, Inc., Carrollton, Missouri -- modification of certain commitments.

- Granted, June 29, 2011

Richmond

Park Sterling Corporation, Charlotte, North Carolina -- to acquire Community Capital Corporation, Greenwood, South Carolina, and thereby acquire CapitalBank.

- Approved, June 30, 2011

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire Great Lakes Advisors, Inc., Chicago, and thereby engage in financial and investment advisory activities.

- Approved, June 28, 2011

Change in Bank Control

Kansas City

FBHC Holding Company, Boulder, Colorado -- to retain control of FBHC and its subsidiary bank, Flatirons Bank, Boulder.

- Permitted, June 28, 2011

Kansas City

Prairie State Bancshares, Inc., Hoxie, Kansas -- change in bank control of Prairie State and its subsidiary bank, State Bank, Hoxie.

- Permitted, July 1, 2011

Dallas

Shelby Bancshares, Inc., Center, Texas -- to retain control of Shelby and its subsidiary thrift, Shelby Savings Bank, SSB, Center.

- Permitted, June 28, 2011

Minneapolis

Teton Bancshares, Inc., Fairfield, Montana -- change in bank control of Teton and its subsidiary bank, Teton Banks, Fairfield.

- Permitted, June 28, 2011

Extensions of Time

Secretary

China Investment Corporation, Beijing, People's Republic of China; Central Huijin Investment Ltd.; and Industrial and Commercial Bank of China Limited -- extension of time to receive comments from certain commenters on the application to acquire shares of The Bank of East Asia (U.S.A.) National Association, New York, New York.

- Granted, July 1, 2011

Extensions of Time

Chicago

Lake City Bank, Warsaw, Indiana -- extension to October 12, 2011, to establish a branch at Outlot 2 Parcel at Parkwood West, Indianapolis.

- Granted, July 1, 2011

Membership

St. Louis

First Delta Bank, Marked Tree, Arkansas -- to become a member of the Federal Reserve System.

- Approved, June 30, 2011

Philadelphia

Univest National Bank and Trust Co., Souderton, Pennsylvania -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, Univest Bank and Trust Co.

- Approved, June 28, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 2, 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:	Not available
			Federal Register:	07/15/2011
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:	Not available

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 2, 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:	Not available Not available
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.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 2, 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

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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 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SOUTHERN BANCORP, INC.	* 4c8	Section 4(c)(8) application by First Southern Bancorp., Inc., Stanford, KY to acquire up to 24.99% of the outstanding voting shares of CKF Bancorp, Inc., Danville, KY.	Newspaper:	07/21/2011
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MARINER BANCORP	CIC	Priam Capital Fund I, LP, Priam Capital Associates, LLC, and Howard Feinglass, all of Wilmington, Delaware, to acquire up to 24.9% of the voting shares of First Mariner Bancorp, Baltimore, Maryland.	Newspaper:	07/13/2011
			Federal Register:	07/19/2011

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 2, 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
BANKIA, S.A.	* 3A1	Bankia, S.A., Valencia, Spain, to become a bank holding company by acquiring 100 percent of the outstanding shares of Caja Madrid Cibeles, S.A., Madrid, Spain, CM Florida Holdings, Inc., Coral Gables, Florida, and City National Bank of Florida, Miami, Florida.	Newspaper:	07/14/2011
			Federal Register:	08/01/2011
CENTERSTATE BANKS, INC.	* 4c8	CenterState Banks, Inc., Davenport, Florida, to acquire 100 percent of the outstanding shares of Federal Trust Corporation and its subsidiary bank, Federal Trust Bank both of Winter Park, Florida, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y and 4(c)(8) of the Bank Holding Company Act.	Newspaper:	07/30/2011
			Federal Register:	Not available
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers & Merchants Bank, Columbia, Tennessee, to establish a branch located at 1536 W. McEwen Drive, Franklin, Tennessee.	Newspaper:	07/08/2011
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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 07/08/2011

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 July 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 2620 E. Race Street, Searcy, Arkansas.	Newspaper: Federal Register:	07/10/2011 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 07/19/2011
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:	07/01/2011 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 2, 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: 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	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB HOLDCO, INC.	* 3A1	FNB Holdco, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Flowers National Bank, both in Cainsville, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
UNION STATE BANK OF EVEREST, THE	* 18C * Branch	The Union State Bank of Everest, Everest, Kansas, to merge with The Bank of McLouth, McLouth, Kansas, and incident thereto, to establish a branch.	Newspaper:	07/16/2011
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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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 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	* 3A3	Carlile Bancshares, Inc., Fort Worth, Texas, to acquire 100% of the common stock of The Bank at Broadmoor, Colorado Springs, Colorado.	Newspaper:	07/20/2011
			Federal Register:	07/15/2011
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 411 West Lafayette Boulevard, Detroit, Michigan.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	07/28/2011

District: 11

Federal Reserve Bank of Dallas

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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 July 2, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 07/05/2011

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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- 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