
Federal Reserve Release



H.2

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

No. 8

Week Ending February 25, 2012

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the House Committee on Financial Services on February 29 and the Senate Committee on Banking, Housing, and Urban Affairs on March 1, 2012, on the semiannual monetary policy report to the Congress.

- Discussed, February 23, 2012

Bank Holding Companies

Hana Financial Group Inc., Seoul, Korea -- to acquire indirect controlling interests in KEB NY Financial Corp., New York, New York, and KEB LA Financial Corp., Los Angeles, California, and thereby engage in certain nonbanking activities.

- Approved, February 8, 2012

(A/C)

Monetary and Financial Policy

Monetary Policy -- semiannual monetary policy report to the Congress.

- Authorized, February 21, 2012

Enforcement

Commerce Bancshares, Inc., Edina, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, February 23, 2012

H.2 Actions under delegated authority

February 19, 2012 to February 25, 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

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 1420 Wisconsin Avenue, NW, Washington, D.C.

- Approved, February 23, 2012

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 2999 Corporate Lane, Suites B8 and B9, Suffolk.

- Approved, February 21, 2012

Bank Holding Companies

Chicago

Banner Bancorp, Ltd., Birnamwood, Wisconsin -- to continue to engage de novo in extending credit and servicing loans.

- Approved, February 24, 2012

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Approved, February 24, 2012

Chicago

Inspire Bancshares, Inc., Tomah, Wisconsin -- to become a bank holding company and to acquire Community State Bank, Norwalk.

- Withdrawn, February 21, 2012

Change in Bank Control

Richmond

ECB Bancorp, Inc., Engelhard, North Carolina -- change in bank control of ECB and its subsidiary bank, The East Carolina Bank, Engelhard.

- Withdrawn, February 17, 2012

(A/C)

Richmond

ECB Bancorp, Inc., Engelhard, North Carolina -- change in bank control of ECB and its subsidiary bank, The East Carolina Bank, Engelhard.

- Withdrawn, February 24, 2012

International Operations

Director, BS&R

Raymond James Bank, N.A., St. Petersburg, Florida -- to establish an agreement corporation, Raymond James Canadian Acquisition, Inc., St. Petersburg, and for the agreement corporation to invest in Raymond James Finance Company of Canada, Ltd., Toronto, Canada.

- Approved, February 23, 2012

Membership

Chicago

Northwest Bank, Spencer, Iowa -- request for withdrawal from membership in the Federal Reserve System.

- Granted, February 21, 2012

Savings and Loan Holding Companies

Secretary

Valley Central, MHC, Reading, Ohio, and Valley Central Bancorp, Inc. -- issuance of a mutual holding company charter to Valley Central, MHC, and a stock holding company charter to its subsidiary, Valley Central Bancorp, Inc.

- Approved, February 21, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
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NONE

CRA Examinations scheduled for Second Quarter of 2012 (April 1, 2012 - June 30, 2012)

Institution	Location
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District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, to establish a full service branch in the Town of Malta at 320-322 Ruhle Road South, Ballston Lake, Saratoga County, New York. (RSSD #4382692)	Newspaper:	03/02/2012
			Federal Register:	Not applicable
DANSKE BANK A/S	FBSEA	Danske Bank A/S, Copenhagen, Denmark, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
DANSKE BANK A/S	4c8	Danske Bank A/S, Copenhagen, Denmark, to engage de novo through its subsidiary, Danske Markets Inc., New York, New York, in securities brokerage activities, pursuant to Section 225.28(b)(7)(i).	Newspaper:	Not applicable
			Federal Register:	03/15/2012

District: 2

Federal Reserve Bank of New York

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Institution	Location
CHEMUNG CANAL TC	ELMIRA, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 3

Federal Reserve Bank of Philadelphia

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NONE

CRA Examinations scheduled for Second Quarter of 2012 (April 1, 2012 - June 30, 2012)

Institution	Location
LAFAYETTE AMBASSADOR BK	EASTON, PENNSYLVANIA

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FC BANC CORP	CIC	Notice of Change in Control by Richard H. Thut, Orrville, Ohio, to acquire up to 32.97% of the voting shares of FC Banc Corp., Bucyrus, Ohio	Newspaper:	Not available
			Federal Register:	03/01/2012

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2012 (April 1, 2012 - June 30, 2012)

Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP VI LLC	* 3A3	CapGen Capital Group VI LP and CapGen Capital Group VI LLC, both of New York, New York, to increase their investment up to 49.9% of the voting securities of Hampton Roads Bankshares, Inc., Norfolk, Virginia, and thereby to indirectly increase their investment in Bank of Hampton Roads, Norfolk, Virginia, and Shore Bank, Onley, Virginia.	Newspaper: Federal Register:	Not available 03/20/2012
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION	* 18C	First Federal Savings and Loan Association of Charleston, Charleston, South Carolina, to acquire certain assets and assume certain liabilities of the South Carolina branch offices of Liberty Savings Bank, F.S.B., Wilmington, Ohio.	Newspaper: Federal Register:	Not available Not applicable
SANDY SPRING BANCORP, INC.	* 3A5 * 18C * Branch	Sandy Spring Bancorp., Inc., Olney, Maryland, to acquire 100% of the voting securities of CommerceFirst Bancorp, Inc., Annapolis, Maryland, and thereby indirectly acquire CommerceFirst Bank, Annapolis, Maryland	Newspaper: Federal Register:	02/17/2012 02/21/2012
SCBT FINANCIAL CORPORATION	* 3A5	SCBT Financial Corporation, Columbia, South Carolina, to acquire 100% of the voting securities of Peoples Bancorporation, Inc., Easley, South Carolina, and thereby indirectly acquire The Peoples National Bank, Easley, South Carolina, Bank of Anderson, NA, Anderson, South Carolina, and Seneca National Bank, Seneca, South Carolina.	Newspaper: Federal Register:	03/22/2012 03/23/2012

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
BALTIMORE CTY SVG BK FSB	BALTIMORE, MARYLAND
BANK OF ROMNEY	ROMNEY, WEST VIRGINIA
BANK OF THE JAMES	LYNCHBURG, VIRGINIA
BANKANNAPOLIS	ANNAPOLIS, MARYLAND
COMMUNITY BK OF TRI-CTY	WALDORF, MARYLAND
FIRST BK	STRASBURG, VIRGINIA
FIRST CMNTY BK NA	BLUEFIELD, VIRGINIA
HIGHLANDS UNION BK	ABINGDON, VIRGINIA
SANDY SPRING BK	OLNEY, MARYLAND
STELLARONE BK	CHRISTIANSBURG, VIRGINIA
XENITH BK	RICHMOND, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 25, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish the following branches: 2592 South Acadian Thruway, Baton Rouge, Louisiana, to be known as the Acadian Village Branch; and 3412 St. Charles Avenue, New Orleans, Louisiana, to be known as the St. Charles Branch.	Newspaper:	03/01/2012
			Federal Register:	Not applicable
OPTIMUMBANK HOLDINGS, INC.	CIC	Prior change in control notice filed by Moishe Gubin, Hillside, Illinois, and Mark Orenstein, Chicago, Illinois, to collectively acquire approximately 23.14 percent of the outstanding shares of voting securities of OptimumBank Holdings, Inc., Ft. Lauderdale, Florida, and its subsidiary, OptimumBank, Plantation, Florida. Total pro forma ownership will equal 30.17 percent.	Newspaper:	02/10/2012
			Federal Register:	02/29/2012
UNITED GROUP OF CENTRAL FLORIDA II, LLC	* 3A1	United Group of Central Florida II, LLC, Longwood, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Citizens Bancorp of Oviedo, Inc. and its subsidiary, Citizens Bank of Florida, both of Oviedo, Florida.	Newspaper:	Not available
			Federal Register:	03/23/2012

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2012 (April 1, 2012 - June 30, 2012)

Institution	Location
ANCHOR CMRL BK	JUNO BEACH, FLORIDA
BRAND BKG CO	LAWRENCEVILLE, GEORGIA
CAPITALMARK B&T	CHATTANOOGA, TENNESSEE
COCONUT GROVE BK	MIAMI, FLORIDA
COMMERCIAL BK	HARROGATE, TENNESSEE
NASHVILLE B&TC	NASHVILLE, TENNESSEE
SMARTBANK	PIGEON FORGE, TENNESSEE
TRISUMMIT BK	KINGSPORT, TENNESSEE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MECHANICS BANK, THE	* 18C * Branch	The Farmers & Mechanics Bank, Galesburg, Illinois, to purchase certain assets and assume certain liabilities of Associated Bank, N.A., Green Bay, Wisconsin, branches located at 50 East Main Street and 1865 Henderson Street, both of Galesburg, Illinois. The Farmers & Mechanics Bank will establish an office at 1865 Henderson Street, Galesburg, Illinois, upon consummation of the proposal.	Newspaper: Federal Register:	02/22/2012 Not applicable
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch facility to be located at Telegraph Road Metra Train Station, 911 South Telegraph Road, Lake Forest, Illinois.	Newspaper: Federal Register:	Not available Not applicable
RUSH-OAK CORPORATION	CIC	Notice by Edward A. Cox, Jr., individually, and together with John M. Cox as a group acting in concert, both of Naples, Florida, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 01/31/2012
RUSH-OAK CORPORATION	CIC	Notice by the Patricia I. Walsh Trust, Patricia I. Walsh individually and as trustee of the Patricia I. Walsh Trust, River Forest, Illinois, Mark J. Walsh, River Forest, Illinois, Richard A. Walsh, La Grange, Illinois, Katherine Walsh Hennessy, Chicago, Illinois, Anne E. Walsh, Forest Park, Illinois, Brian J. Walsh, Forest Park, Illinois, and Patrick M. Walsh, Chicago, Illinois, together as a group acting in concert, to acquire over 25 percent of the outstanding shares of Rush-Oak Corporation, Chicago, Illinois, and thereby indirectly acquire control of Oak Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/14/2012
TOWN AND COUNTRY BANK	* 18C * Branch	Notice by Town and Country Bank, Springfield, Illinois, to purchase certain assets and assume certain deposit and other liabilities of the branch of Associated Bank, National Association, Green Bay, Wisconsin, located at 706 Maine Street, Quincy, Illinois. Town and Country Bank will establish an office at 706 Maine Street, Quincy, Illinois, upon consummation of the proposal.	Newspaper: Federal Register:	03/03/2012 Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2012 (April 1, 2012 - June 30, 2012)

Institution	Location
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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* 18C	Arvest Bank, Fayetteville, Arkansas, to purchase certain assets and assume certain liabilities of Union Bank, Kansas City, Missouri, and to retain the acquired facilities as a branch offices.	Newspaper:	03/19/2012
	* Branch		Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

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Institution	Location
BANK OF FAYETTEVILLE	FAYETTEVILLE, ARKANSAS
FARMERS BK	PARSONS, TENNESSEE
FARMERS BK & CAPITAL TC	FRANKFORT, KENTUCKY
FIRST CITIZENS BK	ELIZABETHTOWN, KENTUCKY
MACON-ATLANTA ST BK	MACON, MISSOURI
MIDWEST BANKCENTRE	LEMAY, MISSOURI
PEOPLES BK	SHERIDAN, ARKANSAS
REELFOOT BK	UNION CITY, TENNESSEE
TRIUMPH BK	MEMPHIS, TENNESSEE

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN STATE AGENCY, INC., EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Western State Agency, Inc. Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota, to acquire additional shares and thereby increase its ownership of Western State Agency, Inc., Devils Lake, North Dakota, from 28.81% up to 43.25%. Western State Agency, Inc. owns Western State Bank, Devils Lake, North Dakota.	Newspaper:	Not available
			Federal Register:	03/09/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
BANK OF GLEN ULLIN	GLEN ULLIN, NORTH DAKOTA
CITIZENS ST BK OF ONTONAGON	ONTONAGON, MICHIGAN
FARMERS ST BK	VICTOR, MONTANA
FIRST MT BK	LIBBY, MONTANA
PEOPLES BK WI	HAYWARD, WISCONSIN
STATE BK OF ALCESTER	ALCESTER, SOUTH DAKOTA
YELLOWSTONE BK	LAUREL, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
AUBURN ST BK	AUBURN, NEBRASKA
COTTONWOOD VALLEY BK	CEDAR POINT, KANSAS
COUNTRY CLUB BK	KANSAS CITY, MISSOURI
GUARANTY B&TC	DENVER, COLORADO
PATRIOT BK	BROKEN ARROW, OKLAHOMA
RCB BK	CLAREMORE, OKLAHOMA
SECURITY BK	TULSA, OKLAHOMA
SECURITY ST BK	BASIN, WYOMING
STOCK EXCH BK	CALDWELL, KANSAS
UNION ST BK	CLAY CENTER, KANSAS
UNION ST BK	ARKANSAS CITY, KANSAS
VERUS BK NA	DERBY, KANSAS
WAHOO ST BK	WAHOO, NEBRASKA
WEST PLAINS BK	AINSWORTH, NEBRASKA

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 25, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 6100 Colleyville Boulevard, Suite 170, Colleyville, Texas 76034.	Newspaper: Federal Register:	Not available Not applicable
UTB FINANCIAL HOLDING COMPANY	* 3A1	UTB Financial Holding Company, Dallas, Texas, to become a bank holding company by acquiring 100 percent of United Texas Bank, Dallas, Texas.	Newspaper: Federal Register:	03/17/2012 03/19/2012
UVALDE BANCSHARES INC	CIC	Notice by Mr. Jimmy Enriquez, of The Woodlands, Texas individually and as trustee for JE Trust No. 2, The Woodlands, Texas to acquire 100 percent of the shares and thereby control of Uvalde Bancshares, Inc., Dover, Delaware, and indirectly Uvalde National Bank, Uvalde, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
COMMUNITY ST BK	AUSTIN, TEXAS
FIRST NB	QUANAHA, TEXAS
TRADITION BK	HOUSTON, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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
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NONE

CRA Examinations scheduled for Second Quarter of 2012 (April 1, 2012 - June 30, 2012)

Institution	Location
PACIFIC MERC BK	COSTA MESA, CALIFORNIA
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA
UTAH INDEP BK	SALINA, UTAH
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act