

---

**Federal Reserve Release**

---



*H.2*

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

*No. 7*

*Week Ending February 18, 2012*

Testimony and Statements

European Financial Situation -- statement by Steven B. Kamin, director, Division of International Finance, before the Senate Committee on Banking, Housing, and Urban Affairs on the economic situation in Europe and the Federal Reserve's response.

- Published, February 16, 2012

Bank Holding Companies

Capital One Financial Corporation, McLean, Virginia -- (1) request to acquire ING Bank, fsb, Wilmington, Delaware, and indirectly acquire ShareBuilder Advisors, LLC, Seattle, Washington, and ING Direct Investing, Inc., and (2) request by ING Groep N.V., Amsterdam, The Netherlands, for a determination that it would not be deemed to control Capital One.

- Approved, February 14, 2012

Forms

Forms -- initial Board review to revise without extension the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Proposed, February 14, 2012

Personnel

Division of Banking Supervision and Regulation -- appointment of Todd Vermilyea as senior associate director.

- Approved, February 14, 2012

Office of Inspector General -- appointment of J. Anthony Ogden as deputy inspector general.

- Approved, January 30, 2012

(A/C)

Enforcement

Commerce Bancshares, Inc., Franklin, Tennessee -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, February 14, 2012

Enforcement Actions -- issuance of consent orders of assessment of civil money penalties related to sanctions against five banking organizations (Bank of America Corporation; Citigroup Inc.; Ally Financial, Inc.; JPMorgan Chase & Co.; and Wells Fargo & Company) for unsafe and unsound processes and practices in residential mortgage loan servicing and processing.

- Announced, February 13, 2012

## **H.2 Actions under delegated authority**

**February 12, 2012 to February 18, 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**

#### St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to establish a branch at 5499 Summerhill Road, Texarkana, Texas.

- Approved, February 13, 2012

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1610 Martin Luther King Jr. Boulevard, Raleigh, North Carolina.

- Approved, February 17, 2012

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 12336 Miramar Parkway, Miramar, Florida.

- Approved, February 17, 2012

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 5001 Kingsley Drive, Cincinnati.

- Approved, February 17, 2012

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 5050 Kingsley Drive, Cincinnati.

- Approved, February 17, 2012

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 10797 New Falls Ferry Road, Jennings, Missouri.

- Approved, February 17, 2012

Dallas

Western Bank, Lordsburg, New Mexico -- to establish a branch at 1 Main Street, Bisbee, Arizona.

- Approved, February 16, 2012

**Bank Holding Companies**

Atlanta

BankUnited, Inc., Miami Lakes, Florida -- (1) to become a bank holding company and to acquire Herald National Bank, New York, New York, and BankUnited, N.A., Miami Lakes, Florida; (2) to retain BankUnited (a federal savings association) and thereby continue operating a savings association; and (3) to retain BankUnited Investment Services, Inc. and thereby continue engaging in investment advisory services.

- Approved, February 13, 2012

St. Louis

First Arkansas BancShares, Inc., Jacksonville, Arkansas -- to acquire shares of FAS Capital, LLC, Atlanta, Georgia, and thereby engage in lending activities.

- Withdrawn, February 14, 2012

St. Louis

First Arkansas BancShares, Inc., Jacksonville, Arkansas -- to increase its ownership in BVCA, LLC, Atlanta, Georgia, and to continue to engage in lending.

- Withdrawn, February 14, 2012

**Bank Holding Companies**

**Kansas City**

First Financial Corporation, Wellington, Kansas -- (1) for First Financial Corporation to acquire The Caldwell State Bank in Caldwell, Caldwell; (2) for Caldwell State Bank to become a member of the Federal Reserve System; (3) for The First National Bank in Wellington, Wellington, to merge with Caldwell State Bank (the merged entity to be known as Impact Bank, Wellington); and (4) for Impact Bank to establish a branch at the former main office of Caldwell State Bank, Caldwell.

- Approved, February 16, 2012

**St. Louis**

Landrum Company, Columbia, Missouri -- waiver of application to indirectly acquire, through a series of transactions, DKB Bancshares, Inc., Birch Tree, in connection with the merger of their respective subsidiary banks, Landmark Bank, N.A., Columbia, and Bank of Birch Tree, Birch Tree.

- Granted, February 16, 2012

**Philadelphia**

Liberty Bell Bancorp, Inc., Marlton, New Jersey -- to become a bank holding company and to acquire Liberty Bell Bank, Marlton.

- Withdrawn, February 15, 2012

**Bank Mergers**

**Kansas City**

Cottonwood Valley Bank, Cedar Point, Kansas -- to merge with Pilsen State Bank, Lincolnville, and thereby establish a branch.

- Approved, February 16, 2012

**Bank Mergers**

Richmond

United Bank, Inc., Parkersburg, West Virginia -- to merge with its affiliate, Centra Bank, Inc., Morgantown, and thereby establish a branch.

- Approved, February 13, 2012

**Change in Bank Control**

Richmond

CB Financial Corporation, Wilson, North Carolina -- change in bank control of CB Financial and its subsidiary bank, Cornerstone Bank, Wilson.

- Permitted, February 15, 2012

Kansas City

Community Bancshares, Inc., Seneca, Kansas -- to retain control of Community Bancshares and its subsidiary bank, Community National Bank, Seneca.

- Permitted, February 16, 2012

Cleveland

FFD Financial Corp., Dover, Ohio -- change in bank control of FFD Financial and its subsidiary bank, First Federal Community Bank, N.A., Dover.

- Permitted, February 17, 2012

Minneapolis

Metro North Bancshares, Inc., Elk River, Minnesota -- change in bank control of Metro North and its subsidiary bank, The Bank of Elk River, Elk River.

- Permitted, February 14, 2012

**Change in Bank Control**

Richmond

South Street Financial Corp., Albemarle, North Carolina -- change in bank control of South Street Financial and its subsidiary thrift, Home Savings Bank of Albemarle, Inc., SSB, Albemarle.

- Permitted, February 14, 2012

**Extensions of Time**

Richmond

Community Bank of Tri-County, Waldorf, Maryland -- extension to May 16, 2012, to establish a branch at the intersection of Route 301 and Commerce Drive, Dahlgren, Virginia.

- Granted, February 15, 2012

**Financial Holding Companies**

St. Louis

Republic Bancorp, Inc., Louisville, Kentucky -- election to become a financial holding company.

- Effective, February 17, 2012

**Regulations and Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on January 24-25, 2012.

- Published, February 15, 2012



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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
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 February 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available Not applicable
DANSKE BANK A/S	4c8	Danske Bank A/S, Copenhagen, Denmark, to engage in certain nonbanking activities through Danske Markets Inc., New York, New York, pursuant to Section 4(c)(8) of the BHC Act and Section 225.28(b)(7)(i) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

**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 February 18, 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**

**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 February 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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**

---

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 February 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	03/20/2012

**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 February 18, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST VOLUNTEER CORPORATION	* 3A5	First Volunteer Corporation, Chattanooga, Tennessee, to merge with Gateway Bancshares, Inc., and its subsidiary, Gateway Bank & Trust, both of Ringgold, Georgia.	Newspaper: Federal Register:	03/12/2012 03/16/2012
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: Federal Register:	Not available 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: Federal Register:	Not available Not available

**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 February 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available Not applicable
INSPIRE BANCSHARES INC	* 3A1	Inspire Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank, Norwalk, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2012
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:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

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

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending February 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARKANSAS COUNTY BANK	Member	Arkansas County Bank, DeWitt, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 13301 Crystal Hill Road, North Little Rock, Arkansas.	Newspaper: Federal Register:	03/01/2012 Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Southwest Corner of Highway 51 and Highway 69, Wagoner, Oklahoma.	Newspaper: Federal Register:	03/01/2012 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 February 18, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE BANKSHARES, INC.	* 3A3	State Bankshares, Inc., Fargo, North Dakota, to acquire 100 percent of First Hawley Bancshares, Inc., Hawley, Minnesota, and thereby indirectly acquire First National Bank, Hawley, Minnesota.	Newspaper:	02/22/2012
			Federal Register:	02/21/2012
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**

---

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
566953	STATE BK OF TOWNSEND, TOWNSEND, MONTANA	06/20/2011	12/26/2011	O	Small Bank

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 February 18, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to purchase certain assets and assume certain liabilities of Frontier Bank, Davenport, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	03/09/2012 Not applicable
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 FirstFarm Bank, Greeley, Colorado.	Newspaper: Federal Register:	Not available Not available

**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 February 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 6100 Colleyville Boulevard, Suite 170, Colleyville, Texas 76034.	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	Not available

**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 February 18, 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:	Not available
			Federal Register:	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
NONE					

---

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act