

with the Federal Reserve Board. Under the statute, the Federal Reserve Board forwards one copy to the SEC, and the notices are then made public by the SEC. 15 U.S.C. 78o-5(a)(1)(B)(iii). While the statute only requires the SEC to produce the notices to the public, the notices are also available to the public upon request made to the Federal Reserve Board. Accordingly, the Federal Reserve Board does not consider these data to be confidential.

Abstract: The Government Securities Act of 1986 (the Act) requires financial institutions to notify their ARA of their intent to engage in government securities broker or dealer activity, to amend information submitted previously, and to record their termination of such activity. The Federal Reserve is the ARA for state member banks, foreign banks, uninsured state branches or state agencies of foreign banks, commercial lending companies owned or controlled by foreign banks, and Edge corporations. The Federal Reserve uses the information in its supervisory capacity to measure compliance with the Act.

Current Actions: February 11, 2013, the Federal Reserve published a notice in the **Federal Register** (78 FR 9691) requesting public comment for 60 days on the extension, without revision, of the FR G-FIN and FR G-FINW. The comment period for this notice expired on April 12, 2013. The Federal Reserve did not receive any comments.

3. **Report title:** Funding and Liquidity Risk Management Guidance.

Agency form number: FR 4198.

OMB control number: 7100-0326.

Frequency: Funding and liquidity risk management guidance, Annually; Liquidity risk reports, monthly.

Reporters: Bank holding companies, state member banks, branches and agencies of foreign banking organizations, Edge and agreement corporations, and savings and loan holding companies.

Estimated annual reporting hours: Funding and liquidity risk management guidance, Large institutions, 25,920 hours; mid-sized institutions, 28,080 hours; small institutions, 520,720 hours; Liquidity risk reports, 317,520 hours.

Estimated average hours per response: Funding and liquidity risk management guidance, large institutions, 720 hours; mid-sized institutions, 240 hours; small institutions, 80 hours; Liquidity risk reports, 4 hours.

Number of respondents: Funding and liquidity risk management guidance, Large institutions, 36; mid-sized institutions, 117; small institutions, 6,509; Liquidity risk reports, 6,615.

General description of report: The Guidance is mandatory based on the following relevant statutory provisions.

- Section 9(6) of the Federal Reserve Act (12 U.S.C. 324) requires state member banks to make reports of condition to their supervising Reserve Bank in such form and containing such information as the Board may require.

- Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844(c)) requires a BHC and any subsidiary to keep the Board informed as to its financial condition, and systems for monitoring and controlling financial and operating risks.

- Section 7(c)(2) of the International Banking Act of 1978 (12 U.S.C. 3105(c)(2)) requires branches and agencies of foreign banking organizations to file reports of condition with the Federal Reserve to the same extent and in the same manner as if the branch or agency were a state member bank.

- Section 25A of the Federal Reserve Act (12 U.S.C. 625) requires Edge and agreement corporations to make reports to the Board at such time and in such form as it may require.

- Section 312 of the Dodd-Frank Act (12 U.S.C. 5412) succeeded to the Board all powers of the OTS and its Director, including the Director's authority to require SLHCs to "maintain such books and records as may be prescribed by the Director." The original source for the authority of the OTS Director to examine S&Ls and SLHCs is contained in 12 U.S.C. 1467a(b)(3) of the Home Owners' Loan Act.

Because the records required by the Guidance are maintained at the institution, issues of confidentiality would not normally arise. Should the documents be obtained during the course of an examination, such information may be withheld from the public under the authority of the Freedom of Information Act, 5 U.S.C. 552 (b)(8). In addition, some or all of the information may be "commercial or financial information" protected from disclosure under 5 U.S.C. 552(b)(4).

Abstract: The Guidance summarizes the principles of sound liquidity risk management that the Office of the Comptroller of the Currency, the Federal Reserve, the Federal Deposit Insurance Corporation, and the National Credit Union Administration (the agencies), have issued in the past and, where appropriate, brings them into conformance with the "Principles for Sound Liquidity Risk Management and Supervision" issued by the Basel Committee on Banking Supervision (BCBS) in September 2008. While the BCBS liquidity principles primarily

focuses on large internationally active financial institutions, the Guidance emphasizes supervisory expectations for all domestic financial institutions including banks, thrifts and credit unions.

Two sections of the Guidance that fall under the definition of an information collection. Section 14 states that institutions should consider liquidity costs, benefits, and risks in strategic planning and budgeting processes. Section 20 requires that liquidity risk reports provide aggregate information with sufficient supporting detail to enable management to assess the sensitivity of the institution to changes in market conditions, its own financial performance, and other important risk factors.

Current Actions: February 11, 2013, the Federal Reserve published a notice in the **Federal Register** (78 FR 9691) requesting public comment for 60 days on the extension, without revision, of the FR 4198. The comment period for this notice expired on April 12, 2013. The Federal Reserve did not receive any comments.

Board of Governors of the Federal Reserve System, April 23, 2013.

Robert deV. Frierson,

Secretary of the Board.

[FR Doc. 2013-09878 Filed 4-25-13; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than May 13, 2013.

A. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Christopher C. Reid*, Owensboro, Kentucky, acting individually and in

concert with a control group, to retain control of Independence Bancshares, Inc., Owensboro, Kentucky, and thereby indirectly acquire Independence Bank of Kentucky, Owensboro, Kentucky. The control group consists of Mr. Reid, Beacon Insurance Agency, Inc., Janet Reid, Jacob Reid, Lauren Reid Patton, Cathy Switzer, Greg Mullican, Todd Switzer, Kyle Aud, Bridget Reid, Jennie Parker, Eve Holder, Matt Carter, Darrell Higginbotham, Gary White, all of Owensboro, Kentucky; Jim Davis, Scott Audas, Bob Cummins, Kay Bryant, all of Henderson, Kentucky; Danny Evitts, Scott Johnston, both of Paducah, Kentucky; Kelly Jackson, Alvaton, Kentucky; Tawna Wright, Calhoun, Kentucky; and Brad Howard, Bowling Green, Kentucky.

2. *Thomas H. Brouster, Sr.*, St. Louis, Missouri, acting individually, and in concert with a control group, to retain voting shares of Reliance Bancshares, Inc., Des Peres, Missouri, and thereby indirectly acquire Reliance Bank, St. Louis, Missouri. The control group consists of Mr. Brouster, the members of the Brouster Investment Group approved on February 19, 2013 to gain control of Reliance Bancshares, Inc., and the following new members of the Brouster Investment Group: Richard R. and Nancy J. Arnoldy, JTWROS St. Louis, Missouri; Kenneth M. Bartz, St. Louis, Missouri; Lawrence Callahan and IRA FBO Lawrence Callahan Pershing LLC as Custodian Roth Account, both of Olivette, Missouri; Timothy J. Danis, Vero Beach, Florida; Thomas P. Danis, St. Louis, Missouri; Nancy P. Demko Living Trust dtd 1-13-84, Nancy P. Demko, Trustee, Chesterfield, Missouri; Jacqueline A. Demko Revocable Trust and Jacqueline A. Demko Roth IRA, both of Chesterfield, Missouri; Joseph D. Demko Living Trust UAD 7/15/2003, Joseph D. Demko, Trustee, Glendale, Missouri; McRee Lesche Engler Fund (J. Curtis Engler), St. Louis, Missouri; David N. Flowers, Greenville, Illinois; Duane Flowers, Trustee of the Linda Flowers Trust, Greenville, Illinois; John Curtis Flowers Trust dtd 2-17-1998, John Curtis Trustee, Greenville, Illinois; J. Rush James III u/a dtd 1-30-1997, James R. James III Trustee, St. Louis, Missouri; PTC Custodian Prototype SEP IRA FBO John C. Kirkham, and John C. Kirkham and Marylyn J. Kirkham as Joint Tenants, both of Chesterfield, Missouri; Linda W. Lynch Revocable Trust Dated 1/27/94, Linda W. Lynch Trustee, St. Louis, Missouri; Thomas J. Lynch Revocable Trust dtd 1-27-94, Thomas J. Lynch Trustee, St. Louis, Missouri; David Meiners, St. Louis, Missouri; Elizabeth H. O'Keefe, Trustee

of the Elizabeth H. O'Keefe Living Trust dated 9/18/03, Olivette, Missouri; Henry G. Ollinger Lifetime Trust dtd 9/15/82 and Marcia A. Ollinger Lifetime Trust dtd 9/15/82 as joint tenants, and Marcia A. Ollinger Lifetime Trust dtd 9/15/82, all of St. Louis, Missouri; Thomas Geo Pappas, St. Louis, Missouri; DLP2005 Trust, David L. Payne, Trustee, St. Louis, Missouri; Michael O. Schmelzle Trustee of the Michael O. Schmelzle Revocable Trust u/a dtd November 9, 2007, Shrewsbury, Missouri; Craig A. Schriewer, St. Louis, Missouri; M. Todd Smith and Barbara L. Smith, joint tenants, St. Peters, Missouri; Andrew P. Thome, Chesterfield, Missouri; Howard Weiser and Maureen Weiser, JTWROS, Town & Country, Missouri; and AD Welsh, Trustee of the AD Welsh Revocable Living Trust dtd 9/18/2000, Ft. Myers, Florida.

Board of Governors of the Federal Reserve System, April 22, 2013.

Margaret McCloskey Shanks,
Deputy Secretary of the Board.

[FR Doc. 2013-09830 Filed 4-25-13; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications

must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 13, 2013.

A. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *MidWest Bancorporation, Inc.*, Eden Prairie, Minnesota, to become a bank holding company as a result of the proposed conversion of its wholly-owned subsidiary, Star Bank, Bertha, Minnesota, from a federal savings bank to a Minnesota state-chartered commercial bank.

In addition, Midwest Bancorporation, Inc., has applied to engage through Todd County Agency, Inc., Eden Prairie, Minnesota, and its subsidiary West Central Agency, Inc., Graceville, Minnesota, in general insurance agency activities in a town of less than 5,000, pursuant to section 225.28(b)(11)(iii)(A).

Board of Governors of the Federal Reserve System, April 23, 2013.

Margaret McCloskey Shanks,
Deputy Secretary of the Board.

[FR Doc. 2013-09879 Filed 4-25-13; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.