



DIVISION OF
CORPORATION FINANCE

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

March 21, 2011

Dale E. Oberkfell
Chief Financial Officer
Reliance Bancshares, Inc.
10401 Clayton Road
Frontenac, Missouri 63131

Re: Reliance Bancshares, Inc.
Form 10-K for the Fiscal Year Ended December 31, 2009
Filed March 26, 2010
File No. 00-52588

Dear Mr. Oberkfell:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Hugh West
Accounting Branch Chief