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# Federal Reserve Release

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*H.2*

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

*No. 50*

*Week Ending December 11, 2004*

**Bank Holding Companies**

Park National Corporation, Newark, Ohio -- to merge with First Federal Bancorp, Inc., Zanesville, and thereby acquire First Federal Savings Bank of Eastern Ohio; and to control Century National Bank following the conversion of First Federal Savings Bank of Eastern Ohio to a national bank and its merger with Century National Bank.

- Approved, December 6, 2004

**Regulations And Policies**

Home Mortgage Disclosure Act -- revisions to the format for the HMDA public disclosure tables (Docket No. R-1186).

- Approved, December 7, 2004

Shared National Credit Data Collection Modernization -- publication for comment of interagency proposal to standardize and expand data collection to improve the efficiency of SNC examinations.

- Approved, December 6, 2004

## H.2 Actions under delegated authority

December 5, 2004 to December 11, 2004

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch at 8308 Weld County Road 13, Firestone, Colorado.

- Approved, December 10, 2004

#### San Francisco

Bank of Sacramento, Sacramento, California -- to establish a branch at 2882 Prospect Park Drive, Rancho Cordova.

- Approved, December 9, 2004

#### Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to establish a branch at 497 Southpark Circle, Colonial Heights.

- Approved, December 10, 2004

#### Chicago

The Farmers State Bank of Waupaca, Waupaca, Wisconsin -- to establish a branch at N560 Highway 110, Fremont.

- Approved, December 8, 2004

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1619 North Main Street, North Canton.

- Approved, December 8, 2004

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3501 34th Street, St. Petersburg, Florida, and 130 Fountain Parkway North.

- Approved, December 7, 2004

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 6435 Bells Ferry Road, Woodstock, and 11449 Tara Boulevard, Hampton.

- Approved, December 9, 2004

### **Bank Branches, Domestic**

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3971 Brambleton Avenue South, Roanoke, Virginia.  
- Approved, December 9, 2004

#### New York

Tioga State Bank, Spencer, New York -- to establish a branch at 3 South Main Street.  
- Approved, December 10, 2004

### **Bank Holding Companies**

#### Kansas City

Bank of Choice Holding Company, Evans, Colorado -- to acquire Palisade Bancshares, Inc., Palisade, and The Palisades National Bank.  
- Approved, December 6, 2004

#### Atlanta

DBT Holding Company, Vidalia, Georgia -- to acquire 47.5 percent of DBW Technologies, LLC, Atlanta, and thereby engage de novo in data processing activities.  
- Approved, December 10, 2004

#### St. Louis

FSB Bancshares, Inc., Henderson, Tennessee -- to merge with Friendship Bancshares, Inc., Friendship, and thereby acquire Friendship Bank.  
- Approved, December 10, 2004

#### Atlanta

Georgian Bancorporation, Inc., Powder Springs, Georgia -- relief from a commitment.  
- Granted, December 9, 2004

#### Chicago

Logan Investment Corp., Keokuk, Iowa -- to become a bank holding company and to acquire State Central Bank.  
- Approved, December 9, 2004

### **Bank Holding Companies**

#### Chicago

Metropolitan Capital Bancorp, Inc., Chicago, Illinois -- to become a bank holding company and to acquire Metropolitan Capital Bank, a de novo bank.

- Approved, December 7, 2004

#### New York

Monmouth Community Bancorp, Long Branch, New Jersey -- to acquire Allaire Community Bank, Sea Girt.

- Approved, December 7, 2004

#### Chicago

Nashua Bancshares, Inc., St. Paul, Minnesota -- to become a bank holding company and to acquire First State Bank, Nashua, Iowa, a de novo bank; for FNSB Bancorp, Inc. to become a bank holding company and to acquire shares of Nashua Bancshares, Inc. and thereby indirectly acquire First State Bank; and for Readlyn Bancshares, Inc., St. Paul, Minnesota; Britt Bancshares, Inc., Tripoli Bancshares, Inc., and Ashton Bancshares, Inc. to acquire shares of Nashua Bancshares, Inc. and thereby indirectly acquire First State Bank.

- Approved, December 7, 2004

#### Chicago

Parkway Bancorp, Inc., Harwood Heights, Illinois -- to establish a subsidiary, Parkway Financial, Inc., to acquire 49.9 percent of the shares of Parkway Mortgage & Financial Center, LLC, Des Moines, Iowa, and thereby engage in residential real estate mortgage lending activities.

- Approved, December 9, 2004

#### San Francisco

Security Pacific Bancorp, Los Angeles, California -- to engage through Network Finance, Inc. in single family loan origination services through the acquisition of 51 percent of the shares of Security Pacific Home Loans, Pasadena.

- Approved, December 7, 2004

### **Bank Holding Companies**

#### New York

UFJ Holdings, Inc., Tokyo, Japan, and UFJ Bank Limited, Nagoya -- to retain approximately 31.1 percent of the shares of UFJ Central Leasing, Nagoya, and thereby engage through Central Leasing (U.S.A.), Inc., Florence, Kentucky, in certain leasing activities.

- Approved, December 6, 2004

#### Chicago

Wisconsin Bancshares, Inc., Kenosha, Wisconsin -- to become a bank holding company and to acquire Bank of Kenosha.

- Approved, December 10, 2004

### **Bank Mergers**

#### Richmond

NBRFS Financial, Rising Sun, Maryland -- to purchase certain assets and assume certain liabilities of the Aberdeen branch of Susquehanna Bank, Baltimore.

- Approved, December 9, 2004

#### Secretary

Westamerica Bank, San Rafael, California -- commenter's request to extend the comment period on the application to merge with National Bank of the Redwoods, Santa Rosa.

- Denied, December 7, 2004

### **Bank Premises**

#### Secretary

Orrstown Bank, Shippensburg, Pennsylvania -- to increase its investment in bank premises and to establish a branch at 1725 Lincoln Way East, Guilford Township.

- Approved, December 7, 2004

### **Change In Bank Control**

#### Kansas City

DB Holding Company, Inc., Omaha, Nebraska -- change in bank control.

- Permitted, December 6, 2004

### **Change In Bank Control**

#### Atlanta

Williston Holding Company, Williston, Florida -- to retain control of Williston Holding Company.

- Permitted, December 7, 2004

### **Competitive Factors Reports**

#### New York

Alliance Bank, National Association, Syracuse, New York -- report on competitive factors of the proposed merger with HSBC New York Trust Company, New York.

- Submitted, December 9, 2004

#### Boston

Benjamin Franklin Savings Bank, Franklin, Massachusetts -- report on competitive factors of the proposed merger with Chart Bank, A Cooperative Bank, Waltham.

- Submitted, December 9, 2004

#### Chicago

Citizens Community Bank of Illinois, National Association, Berwyn, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Broadview branch of Cole Taylor Bank, Rosemont.

- Submitted, December 8, 2004

#### Atlanta

Community Bank, DeSoto County, Southaven, Mississippi -- report on competitive factors of the proposed merger with Community Bank, Indianola.

- Submitted, December 8, 2004

#### Dallas

First Federal Bank, Roswell, New Mexico -- report on competitive factors of the proposed merger with Gallup Federal Savings Bank, Gallup.

- Submitted, December 9, 2004

#### Kansas City

First Federal of Olathe Bancorp, Inc., Olathe, Kansas -- report on competitive factors of the proposed merger with Olathe Interim Bancorp, Inc.

- Submitted, December 6, 2004

### **Competitive Factors Reports**

#### Dallas

First State Bank of Brownsboro, Brownsboro, Texas -- report on competitive factors of the proposed interim merger with Brownsboro Facilitation, Inc.

- Submitted, December 8, 2004

#### Chicago

First State Bank, Nashua, Iowa, a de novo bank -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Nashua branch of First State Bank, Britt.

- Submitted, December 7, 2004

#### Chicago

State Central Interim Bank, Keokuk, Iowa -- report on competitive factors of the proposed merger with State Central Bank.

- Submitted, December 9, 2004

### **Extensions Of Time**

#### Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to March 9, 2005, to acquire up to 8.3 percent of Morrill Bancshares, Inc., Merriam, and thereby acquire The Morrill and Janes Bank and Trust Company; City National Bank, Kilgore, Texas; and 1st Bank Oklahoma, Claremore, Oklahoma.

- Granted, December 8, 2004

### **Financial Holding Companies**

#### Dallas

Central Louisiana Capital Corporation, Vidalia, Louisiana -- election to become a financial holding company.

- Effective, December 10, 2004

#### Dallas

Franklin Bancorp, Inc., Winnsboro, Louisiana -- election to become a financial holding company.

- Effective, December 7, 2004



**Financial Holding Companies**

Atlanta

Louisiana Community Bancshares, Inc., Kaplan, Louisiana -- election to become a financial holding company.

- Effective, December 8, 2004

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 11, 2004

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	GSB, MHC, Greenfield, Massachusetts - request for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Greenfield Savings Bank, Greenfield, Massachusetts	Newspaper – N/Avail Fed Reg – N/Avail

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Adirondack Bank, Utica, NY to open and occupy a branch office located at the University Building, 120 E. Washington Street, Syracuse, Onondaga, NY	Newspaper – 12/29/2004

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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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.

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**SN = Substantial noncompliance**

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

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 11, 2004

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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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.

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

**O = Outstanding**

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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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for

## Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 11, 2004

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Community Trust Bank, Inc., Pikeville, KY to establish a branch at 470 North Mayo Trail, Paintsville, KY.	Newspaper – 11/25/2004
*Branch	Heartland Bank, Gahanna, OH to establish a branch at 67 Stygler Road, Gahanna, OH.	Newspaper – 11/23/2004

\*Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	



## Section V – Availability of CRA public evaluations

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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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for First Quarter of 2005

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<i>Institution</i>	<i>Location</i>
Croghan Colonial Bank	323 Croghan Street Fremont, Ohio 43420

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Bank of Currituck, Moyock, North Carolina, to establish a branch at Southern Shores Marketplace, 5 Juniper Trail, Southern Shores, North Carolina.*	Newspaper – 12/13/2004
Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch at 150 West Main Street, Wytheville, Virginia.*	Newspaper – 12/20/2004
18(c)	Bank of Tazewell County, Tazewell, Virginia, to purchase the assets and assume the liabilities of the Tazewell, and Cedar Bluff, Virginia, branch offices of Planters Bank & Trust Company of Virginia, Staunton, Virginia.*	Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	The South Financial Group, Inc., Greenville, South Carolina, for prior approval to acquire Pointe Financial Corporation, Boca Raton, Florida.*	Fed Reg – 01/10/2005 Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
25A	Wachovia Bank, National Association, Charlotte, North Carolina, to voluntarily liquidate its Edge act Corporation, First Fidelity International Bank, and Wachovia Bank, National Association to establish an Agreement Corporation, Cardinal International Leasing, LLC

**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for**

**Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	IBERIABANK, Lafayette, Louisiana, to merge with American Horizons Bank, Monroe, Louisiana.*	Newspaper – 12/27/2004
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1203 Governors Square Boulevard, Tallahassee, Florida.*	Newspaper – 12/14/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at Atlantic Boulevard and Girvin Road, Jacksonville, Florida, to be known as the Atlantic Woods Branch.*	Newspaper – 12/09/2004

\*Subject to provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	LandMark Financial Holding Company, Sarasota, Florida, prior change in control notification filed by Gerald L. Pennington Trust, Gerald Lee Pennington as trustee, Margaret A. Pennington Trust, and Margaret Angela Pennington as trustee, all of Osprey, Florida, to collectively acquire .52 percent of the outstanding shares of LandMark Financial Holding Company, and its subsidiary, LandMark Bank of Florida, both of Sarasota, Florida. Total pro forma ownership interest will be 11.39 percent.	Newspaper – N/Avail Fed Reg – N/Avail
CIC	Transatlantic Bank, Miami, Florida, after-the-fact change in control notice filed by Evan R. Marbin, North Miami Beach, Florida, individually and as trustee of The SEE Trust, Miami, Florida, The SEE Trust, Miami, Florida, and Sherrie Marbin, North Miami Beach, Florida, to retain 19.50 percent of the outstanding shares of Transatlantic Bank, Miami, Florida.	Newspaper – N/Avail Fed Reg – 12/29/2004

**Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	TCB Bancshares, Inc., Crawford, Georgia, prior change in control notice filed by Mr. Charles C. Brooks, Crawford, Georgia, to acquire an additional 2.2 percent of the outstanding shares of TCB Bancshares, Inc., and its subsidiary, The Commercial Bank, both of Crawford, Georgia. Total ownership will equal 23.64 percent.	Newspaper – 12/22/2004 Fed Reg – 12/27/2004
CIC	Valley Bancshares, Inc., Russellville, Alabama, after-the-fact change in control notice filed by the group composed of the following (1) Rogers Investments, LP, Russellville, Alabama, with Dianne Rogers Barnes, Marietta, Georgia, and Robert Isaac Rogers, Jr., Russellville, Alabama, as general partners; (2) Rogers Family Holdings, LLC, Russellville, Alabama, with Dianne Rogers Barnes and Robert Isaac Rogers, Jr., as managers, and whose members include the two managers and Anne C. Rogers, Russellville, Alabama, the R.I. Rogers, Sr. Marital Trust GST Non-Exempt, the Robert I. Rogers, Sr. GST Exempt Family Trust, and the Robert I. Rogers, Sr. Marital Trust GST Exempt, with Robert Isaac Rogers, Jr., and Dianne Rogers Barnes serving as trustees of the trusts; and (3) Robert Isaac Rogers, Jr., and (4) Dianne Rogers Barnes; to collectively retain 52.09 percent of the outstanding shares of Valley Bancshares, Inc., and its subsidiary, Valley State Bank, both of Russellville, Alabama.	Newspaper – 12/14/2004 Fed Reg – 12/20/2004

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Rockford Bank and Trust Company (in organization), Rockford, Illinois, to purchase the assets and assume the liabilities of the Rockford, Illinois branch of Quad City Bank and Trust Company, Bettendorf, Iowa.*	Newspaper – 12/10/2004

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	American Central Bancorporation, Inc., Springfield, Illinois, to acquire 100 percent of the voting shares of American Central Financial Group, Inc., Springfield, Illinois, and thereby indirectly acquire The Bank, Charleston, Illinois, and Farmers State Bank of Fulton County, Lewistown, Illinois.*	Fed Reg – 01/10/2005 Newspaper – N/Avail
3(a)(3)	Main Street Trust, Inc., Champaign, Illinois, to acquire 100 percent of the voting stock of Citizens First Financial Corp., Bloomington, Illinois, and thereby indirectly acquire Citizens Savings Bank, Bloomington, Illinois.*	Fed Reg – 01/03/2005 Newspaper – N/Avail
3(a)(3)	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of Rockford Bank and Trust Company (in organization), Rockford, Illinois.*	Fed Reg – 12/10/2004 Newspaper – 12/10/2004

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
Membership	Rockford Bank and Trust Company (in organization), Rockford, Illinois, to become a member of the Federal Reserve System.

**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	



## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the intersection of Northeast Flowermound Road and Gore Boulevard, Lawton, Oklahoma.	Newspaper – 12/22/2004
Branch	Peoples Bank & Trust Co., Troy, Missouri, to establish a branch facility to be located at 106 S. Main Street, Elsberry, Missouri.	Newspaper – 12/23/2004

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Martin B. Rowe, Harrisburg, Illinois, individually and as a member of the Rowe Family Control Group to gain control of First Eldorado Bancshares, Inc., Eldorado, Illinois. The control will consist of Martin B. Rowe, the Burt H. Rowe, Jr. Marital Trust and the Anne Rowe Family Trust, all of Harrisburg, Illinois; Marianna R. Deal, Rachelle L. Rowe, and Caroline C. Rowe, all of St. Louis, Missouri; and Anne Rowe, Destin, Florida.	Newspaper – N/Avail Fed Reg – 01/03/2005

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
630041	First State Bank of Dongola Dongola, Illinois	08/16/2004	12/07/2004	S		X
486248	Fayette County Bank St. Elmo, Illinois	08/23/2004	12/06/2004	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Maximum Holding International, Inc., Brooklyn Park, Minnesota, to become a bank holding company by acquiring 100 percent of First Security Bank - Sanborn, Sanborn, Minnesota.*	Fed Reg – 12/20/2004 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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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.

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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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	High Plains Bank, Flagler, Colorado, to establish a branch at 3000 Youngfield Street, Suite 338, Lakewood, Colorado.	Newspaper – 12/17/2004
Branch	The Guarantee State Bank, Lawton, Oklahoma, to establish a branch at 702 N.W. Sheridan Road, Lawton, Oklahoma.	Newspaper – 12/25/2004

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notification by Charles W. Masner and Ella C. Masner, both of Anthony, Kansas, to acquire control of Olathe Bancorporation, Inc., parent of Olathe State Bank, both in Olathe, Colorado.	Newspaper – 12/29/2004 Fed Reg – 12/29/2004

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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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.

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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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for

## Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, December 11, 2004

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	SBT Bancshares, Inc., Irving, TX, and SBT Bancshares of Delaware, Inc., Wilmington, DE, to acquire State Bank of Texas, Irving, TX* (previously reported the week ending December 4, 2004)	Fed Reg – 01/06/2005 Newspaper – 01/02/2005
3(a)(1)	SBT Bancshares of Delaware, Inc., Wilmington, DE, to acquire State Bank of Texas, Irving, TX* (previously reported the week ending December 4, 2004)	Fed Reg – 01/06/2005 Newspaper – 01/02/2005
3(a)(1)	FC Holdings, Inc., Houston, TX, and First Community Holdings of Delaware, Inc., Wilmington, DE, to acquire First Community Bank San Antonio, National Association, San Antonio, TX*	Fed Reg – 01/10/2005 Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – 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.

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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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	



## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 11, 2004

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1 <sup>st</sup> Pacific Bank of California, San Diego, California, to establish a branch facility at 13500 Evening Creek Drive N., Suite 100, San Diego, California. *	Newspaper – 12/10/2004
Representative Office	Nacional Financiera, S.N.C., Mexico City, Mexico, to establish a representative office in Los Angeles, California.	Newspaper – 11/12/2004

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Westamerica Bancorporation, San Rafael, California, to merge with Redwood Empire Bancorp, Santa Rosa, California, and thereby indirectly acquire National Bank of the Redwoods, Santa Rosa, California. *	Newspaper – 01/07/2005 Fed Reg – 12/27/2004

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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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.

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**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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
843270	Community First Bank 555North West Third Street Prineville, Oregon 97754 (541) 447-4016	08/16/2004	12/05/2004	S		X

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The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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