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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. 1*

*Week Ending January 1, 2005*

**Forms**

Forms -- final Board review to extend with revision the Application for Employment with the Board of Governors of the Federal Reserve System (FR 28), Compensation and Salary Surveys (FR 29a, FR 29b, and FR 29c), and Studies of Board Publications (FR 1373a and FR 1373b).

- Approved, December 15, 2004 (AC)

**Reserve Bank Operations**

Audit Committee Policy -- revisions to the Board's policy on Federal Reserve Bank audit committee duties and responsibilities to incorporate requirements of the Sarbanes-Oxley Act and the American Institute of Certified Public Accountants.

- Approved, December 20, 2004 (AC)

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

## St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the intersection of Northeast Flowermound Road and Gore Boulevard, Lawton, Oklahoma.

- Approved, December 27, 2004

## San Francisco

East-West Bank, San Marino, California -- to establish a branch at 23737 Hawthorne Boulevard, Torrance.

- Approved, December 29, 2004

## Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish branches at 555 Main Street, Norfolk, Virginia; 6355 North Andrews Avenue, Ft. Lauderdale, Florida; 100 North Federal Highway, Suite 104; 15086 South Jog Road, Delray Beach West; 13583 Hunters Oak Drive, Orlando; and 11201 Park Boulevard, Seminole.

- Approved, December 30, 2004

## Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2601 Irongate Drive, Wilmington, North Carolina.

- Approved, December 30, 2004

## San Francisco

Utah Independent Bank, Salina, Utah -- to establish a branch at 120 North Main Street, Monroe.

- Approved, December 28, 2004

## Richmond

Valley Bank, Roanoke, Virginia -- to establish a branch at 1327 Grandin Road.

- Approved, December 31, 2004

### **Bank Holding Companies**

#### Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- to acquire up to 40 percent of the shares of Citizens Bancshares, Inc., parent of Citizens Bank of Edmond.

- Approved, December 30, 2004

#### Kansas City

Community Capital Bancorp, Cairo, Nebraska -- to become a bank holding company and to acquire State Bank of Cairo; and for Community Capital Bancorp to redeem shares.

- Approved, December 30, 2004

#### Atlanta

FirstBank Financial Services, Inc., McDonough, Georgia -- to become a bank holding company and to acquire First Bank of Henry County.

- Approved, December 29, 2004

#### Kansas City

Frontier Holdings, LLC, Madison, Nebraska -- to become a bank holding company and to acquire Bank of Madison.

- Withdrawn, December 30, 2004

#### Atlanta

Georgia Trust Bancshares, Inc., Buford, Georgia -- to become a bank holding company and to acquire Georgia Trust Bank, a de novo bank.

- Approved, December 30, 2004

#### Atlanta

MCB Financial Group, Inc., Carrollton, Georgia -- relief from a commitment.

- Granted, December 27, 2004

### **Bank Mergers**

#### Dallas

Texas State Bank, McAllen, Texas -- to merge with Mercantile Bank and Trust, Dallas, and establish three branches.

- Approved, December 29, 2004

### **Banks, National**

Director, BS&R

HSBC Bank USA, National Association, New Castle, Delaware -- request for an exemption from section 23A of the Federal Reserve Act to acquire certain credit card assets from its affiliate, Household International, Inc., Prospect Heights, Illinois, in connection with a corporate restructuring.

- Granted, December 22, 2004 (AC)

### **Banks, State Member**

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to establish First State Insurance of DeQueen, Inc. as a financial subsidiary and thereby engage in full-service insurance activities.

- Approved, December 29, 2004

### **Change In Bank Control**

Minneapolis

Security State Agency of Aitkin, Inc., Aitkin, Minnesota -- change in bank control.

- Permitted, December 30, 2004

### **Competitive Factors Reports**

Atlanta

United Security Bank, Sparta, Georgia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of NetBank, Alpharetta.

- Submitted, December 28, 2004

Kansas City

VisionBank, Topeka, Kansas, a de novo bank -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two Topeka branches of Western National Bank, Lenexa.

- Submitted, December 29, 2004

Atlanta

Whitney National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed merger with Destin Bank, Destin, Florida, in connection with a corporate reorganization.

- Submitted, December 28, 2004

### **Extensions Of Time**

#### Kansas City

Davis Bancorporation, Inc., Davis, Oklahoma -- extension to April 9, 2005, to acquire shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore.

- Granted, December 29, 2004

#### Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to April 9, 2005, to acquire, directly and indirectly, shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore; and FBC Financial Corporation, Claremore, Oklahoma.

- Granted, December 29, 2004

#### Kansas City

Morrill Bancshares, Inc., Merriam, Kansas -- extension to April 9, 2005, to acquire, directly and indirectly, shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore; and shares of FBC Financial Corporation, Claremore, Oklahoma.

- Granted, December 29, 2004

### **International Operations**

#### Director, BS&R

Capital One Bank (Europe) plc, London, England -- waiver of remainder of notification period to invest in Capital One Overseas Limited, Grand Cayman, Cayman Islands.

- Granted, December 27, 2004

### **Membership**

#### San Francisco

Nara Bank, National Association, Los Angeles, California -- to become a member of the Federal Reserve System on conversion to a national charter.

- Approved, December 30, 2004

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 1, 2005

### 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)	Benjamin Franklin Bancorp, Inc., Franklin, Massachusetts - relating to the conversion of Benjamin Franklin Bancorp, M.H.C., Franklin, Massachusetts from mutual to stock form and the acquisition by the former of Benjamin Franklin Bank (formerly Benjamin Franklin Savings Bank), Franklin, Massachusetts	Newspaper – N/Avail Fed Reg – 01/21/2005
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 – 01/10/2005

### 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**

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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, January 1, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Bank of Baroda, Mumbai, India, to establish a state-licensed branch in Houston, Texas.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3	First BanCorp, San Juan, Puerto Rico, to acquire 100% of the outstanding shares of Ponce General Corporation, a savings and loan holding company organized under the laws of Delaware and its subsidiaries UniBank, a federally chartered savings and loan association and Ponce Realty, a real estate holding corporation organized under the laws of Delaware.	Newspaper – 01/23/2005 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>	<i>Ending date of comment period</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, January 1, 2005

### 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.

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 4

## Federal Reserve Bank of Cleveland

**Applications and notifications filed during the week ending Saturday, January 1, 2005**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c) & Branch	Community First Bank and Trust, Celina, Ohio, to merge with Citizens First State Bank, Hartford City, Indiana, pursuant to section 18(c) of the Federal Deposit Insurance Act and incident thereto, establish branch offices.	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)(3)	S&T Bancorp, Inc., Indiana, Pennsylvania, to acquire up to 9.9 percent of IBT Bancorp, Inc., Irwin, Pennsylvania, and thereby indirectly acquire Irwin Bank & Trust Company, Irwin, Pennsylvania	Newspaper – 01/29/2005 Fed Reg – 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 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 1, 2005

### 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>
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>
4(c)(8)	Capital One Financial Corporation, McLean, Virginia, to indirectly acquire Ranger Services, LLC, and Automated Escrow, LLC, both of Overland Park, Kansas, which are engaged in residential mortgage lending and real estate settlement servicing activities.

## 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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 1, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First American Bank, Decatur, Alabama, to merge with National Bank of Commerce of Birmingham, Birmingham, Alabama.*	Newspaper – N/Avail
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 500 East Alice Street, Bainbridge, Georgia, to be known as the Bainbridge Wal-Mart Money Center Office.*	Newspaper – 12/31/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2800 Clearlake Road, Cocoa, Florida, to be known as the Cocoa Wal-Mart Office.*	Newspaper – 01/05/2005

\*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>
3(a)(3)	Crescent Banking Company, Jasper, Georgia, to acquire 100 percent of the outstanding shares of Futurus Financial Services, Inc., along with its wholly owned subsidiary, Futurus Bank, N.A., both of Alpharetta, Georgia.*	Newspaper – 01/07/2005 Fed Reg – N/Avail
3(a)(1)	Community Bancshares of Mississippi, Inc., Employee Stock Ownership Plan, Brandon, Mississippi, to become a bank holding company by acquiring 58.6 percent of the Amory Series Bank Class Common Stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi.*	Newspaper – N/Avail Fed Reg – N/Avail

\*Subject to 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>
COM	Appalachian Bancshares, Inc., Ellijay, Georgia, commitment relief request.
State Member Bank Other	AmSouth Bank, Birmingham, Alabama, requests approval to make and close four low income housing tax credit investments.

**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.

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**O = Outstanding**

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**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>
533535	First Bank of Boaz 124 South Main Street Boaz, Alabama 35957 (256) 593-8670	08/09/2004	12/28/2004	O		X

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 1, 2005

#### 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)(3)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, to increase its ownership up to 45.57 percent of Alpha Financial Group, Inc., Toluca, Illinois, and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
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)	Arthur R. Murray, Inc., Milford, Illinois, to acquire 100 percent of the voting shares of Dewey State Bank, Dewey, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	C-B-G, Inc., West Liberty, Iowa, to acquire 24.35 percent of Washington Bancorp, Washington, Iowa, from two shareholders and thereby indirectly acquire Federation Bank, Washington, Iowa.*	Fed Reg – 01/21/2005 Newspaper – N/Avail
3(a)(3)	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of White State Bank, South English, Iowa.*	Fed Reg – N/Avail 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 – 12/29/2004
3(a)(5)	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of First Northwest Bancorp, Inc., Arlington Heights, Illinois, and thereby indirectly acquire First Northwest Bank, Arlington Heights, Illinois.*	Fed Reg – 01/26/2005 Newspaper – 01/17/2005

\* Subject to the provisions of the Community Reinvestment Act

### 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>
Investment	The Northern Trust Company, Chicago, Illinois, for approval to invest in excess of 10% of its capital and surplus in The Northern Trust International Banking Corporation, New York, New York; and to make an investment in Northern Trust Guernsey Holdings Limited, a proposed new subsidiary, and by The Northern Trust International Banking Corporation, New York, New York, for prior approval to make an investment in Northern Trust GFS Holdings Limited, a proposed new subsidiary.
4(c)(8)	State Financial Services Corporation, Milwaukee, Wisconsin, to acquire 80 percent of the issued and outstanding shares of m2 Lease Funds LLC, Madison, Wisconsin, and thereby engage in leasing activity and extending credit and servicing loans.

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### 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.

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

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**Section V – Availability of CRA public evaluations**

<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>
1007846	First Midwest Bank 300 Park Blvd., Suite 400 Itasca, Illinois 60143 (630) 875-7200	05/03/2004	12/21/2004	O	X	

**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, January 1, 2005

#### 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>
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, Caroline C. Rowe, and Anne Rowe, all of St. Louis, Missouri. (Previously reported during the week ended December 11, 2004)	Newspaper – 12/26/2004 Fed Reg – 01/03/2005
3A1	FSB Bancorp, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Evergreen Bancshares, Inc., Crossett, Arkansas, and thereby indirectly acquire First State Bank, Crossett, Arkansas.*	Newspaper – 01/28/2005 Fed Reg – 01/31/2005
3A1	Ozarks Legacy Community Financial, Inc., Thayer, Missouri, to become a bank holding company by acquiring 91.3 percent of Bank of Thayer, Thayer, Missouri.*	Newspaper – 02/05/2005 Fed Reg – 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**

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

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**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.

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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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 1, 2005

#### 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)(5)	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of the voting shares of First National Banks - West Co., Evanston, Wyoming and thereby indirectly acquire First National Bank - West, Evanston, Wyoming.*	Fed Reg – 01/21/2005 Newspaper – N/Avail
CIC	Notice by Joel D. Neisen, Burnsville, Minnesota, Jeffrey A. Neisen, Vadnais Heights, Minnesota, Timothy J. Neisen, Ormsby, Minnesota, Mary K. Laxen, Shakopee, Minnesota, and Brian J. Neisen, Sugar Land, Texas, to gain control of Ormsby Bancshares, Inc., Ormsby, Minnesota, and thereby indirectly acquire Ormsby State Bank, Ormsby, Minnesota.	Fed Reg – 01/04/2005 Newspaper – 01/14/2005

\* 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.

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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 1, 2005

### 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)	Frontier Holdings, LLC, Madison, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Madison, Madison, Nebraska.	Newspaper – N/Avail Fed Reg – 01/13/2005
CIC	Notice by Louis Keith Ahlemeyer and Nadine Mae Ahlemeyer, both of Sedalia, Missouri, to acquire control of Investors Financial Corporation of Pettis County, Inc., parent of Community Bank of Pettis County, both in Sedalia, Missouri.	Newspaper – 01/12/2005 Fed Reg – 01/11/2005

### 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

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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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 1, 2005

### 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)	FC Holdings, Inc., Houston, TX, and First Community Holdings of Delaware, Inc., Wilmington, DE, to acquire First Community Bank San Antonio, N. A., San Antonio, TX*	Fed Reg – 01/10/2005 Newspaper – 01/19/2005
3(a)(1)	First Community Holdings of Delaware, Inc., Wilmington, DE, to acquire First Community Bank San Antonio, N. A., San Antonio, TX*	Fed Reg – 01/10/2005 Newspaper – 01/19/2005

\* 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.

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**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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 1, 2005

#### 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)3	Frontier Financial Corporation, Everett, Washington, to acquire up to 20 percent of Skagit State Bank, Burlington, Washington.*	Newspaper – 02/01/2005 Fed Reg – 01/31/2005

\* 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>
3(a)3	Franklin Resources, Inc., San Mateo, California, to retain 6.54 percent of First State Bancorporation, Albuquerque, New Mexico, and thereby indirectly acquire First State Bank N.M., Taos, New Mexico.	Fed Reg – 02/04/2005
3(a)3	Franklin Resources, Inc., San Mateo, California, to retain 7.93 percent of Peoples Bancorp Inc., Marietta, Ohio, and thereby indirectly acquire Peoples Bank, National Association, Marietta, Ohio.	Fed Reg – 02/04/2005

#### 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.

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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</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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