
Federal Reserve Release



H.2

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

No. 51

Week Ending December 18, 2004

Bank Holding Companies

Fifth Third Bancorp, Cincinnati, Ohio, and Fifth Third Financial Corporation -- to acquire First National Bankshares of Florida, Inc., Naples, Florida, and its subsidiary, First National Bank of Florida; and for Fifth Third's subsidiary, Fifth Third Bank, Grand Rapids, Michigan, to merge with First National Bank of Florida.

- Approved, December 13, 2004

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 3 percent to 3-1/4 percent by twelve Federal Reserve Banks.

- Approved, December 14, 2004

Regulations And Policies

Disposal of Consumer Information -- final interagency rule to require financial institutions to dispose properly of consumer information from consumer reports under the Fair and Accurate Credit Transactions Act (Docket No. R-1199).

- Approved, December 15, 2004

Reserve Bank Operations

Federal Reserve Bank Budgets -- operating and capital budgets for the Reserve Banks and Federal Reserve Information Technology, and operating budget for the Office of Employee Benefits for 2005.

- Approved, December 16, 2004

H.2 Actions under delegated authority

December 12, 2004 to December 18, 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

San Francisco

1st Pacific Bank of California, San Diego, California -- to establish a branch at 13500 Evening Creek Drive North.

- Approved, December 15, 2004

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 850 Thomas Moore Parkway, Edgewood, Kentucky.

- Approved, December 15, 2004

Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at 67 Stygler Road.

- Approved, December 13, 2004

Dallas

Independent Bank of Texas, Irving, Texas -- to establish a courier service branch serving Dallas and Tarrant Counties.

- Approved, December 17, 2004

Atlanta

The Peoples Bank and Trust Company, Selma, Alabama -- to establish a branch at 31 Morrow Commercial Park, Northport.

- Approved, December 15, 2004

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish courier service branches at 1629 West Hebron Parkway, Carrollton; 18111 Preston Road, Dallas; and 5010 University Avenue, Lubbock; and branches at 777 Taylor Street, Fort Worth; and 6001 Sherry Lane, Dallas.

- Approved, December 13, 2004

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at Atlantic Boulevard and Girvin Road, Jacksonville, Florida.

- Approved, December 15, 2004

New York

Tioga State Bank, Spencer, New York -- to establish a branch at 185 Conklin Avenue, Binghamton.

- Approved, December 17, 2004

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 10830 Balls Ford Road, Manassas.

- Approved, December 16, 2004

Bank Holding Companies

San Francisco

America West Bank Members, LC, Layton, Utah -- temporary relief from a commitment.

- Granted, December 13, 2004

Kansas City

Bank 1st Financial Corporation, Albuquerque, New Mexico -- to become a bank holding company and to acquire Bank 1st.

- Approved, December 17, 2004

Richmond

Capital One Financial Corporation, McLean, Virginia -- relief from a commitment.

- Withdrawn, December 17, 2004

St. Louis

Centennial Bancshares, Inc., Little Rock, Arkansas -- to become a bank holding company and to acquire Pine State Bancshares, Inc., Kingsland, and Pine State Bank.

- Approved, December 15, 2004

Bank Holding Companies

Atlanta

CenterBank, Inc., Jacksonville, Florida -- relief from a commitment.
- Withdrawn, December 15, 2004

St. Louis

Community First Bancshares, Inc., Harrison, Arkansas -- to acquire 20 percent of White River Bancshares Company, Fayetteville, a de novo company, and thereby acquire Signature Bank of Arkansas.
- Withdrawn, December 15, 2004

Minneapolis

Dolphin Family Limited Partnership, Blaine, Minnesota, and Dolphin Family Management Co. -- to become bank holding companies and to acquire, directly and indirectly, 13.55 percent of Crosstown Holding Company.
- Approved, December 16, 2004

Dallas

FC Holdings, Inc., Houston, Texas, and First Community Holdings of Delaware, Inc., Wilmington, Delaware -- to become bank holding companies and to acquire First Community Bank San Antonio, National Association, San Antonio, Texas.
- Returned, December 15, 2004

Atlanta

Firsttrust Corporation, New Orleans, Louisiana -- to acquire Central Bank for Savings, Winona, Mississippi.
- Withdrawn, December 14, 2004

Atlanta

Great Financial Corporation, Miami Lakes, Florida -- to become a bank holding company and to acquire Great Florida Bank, Miami.
- Approved, December 16, 2004

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire 20 percent of White River Bancshares Company, Fayetteville, a de novo company, and thereby acquire Signature Bank of Arkansas.
- Withdrawn, December 13, 2004

Bank Holding Companies

San Francisco

Horizon Bancorp, Lake Havasu City, Arizona -- to become a bank holding company and to acquire Horizon Community Bank.

- Approved, December 15, 2004

Chicago

Lake Commercial Corporation, Hammond, Indiana; Bank of Montreal, Montreal, Canada; Harris Financial Corp., Chicago, Illinois; and Harris Bankcorp, Inc. -- for Lake Commercial Corporation to become a bank holding company and to acquire Mercantile Bancorp, Inc., Hammond, Indiana, Mercantile National Bank of Indiana, and shares of First State Bank of Porter, Porter; and for Bank of Montreal, Harris Financial Corp., and Harris Bankcorp, Inc. to acquire Lake Commercial Corporation and thereby indirectly acquire Mercantile Bancorp, Mercantile National Bank of Indiana, and shares of First State Bank of Porter.

- Approved, December 14, 2004

Chicago

Legacy Integrity Group, Inc., Scottsdale, Arizona, and Peotone Bancorp, Inc., Peotone, Illinois -- for Legacy Integrity Group, Inc. to become a bank holding company and to acquire Legacy Bank, Scottsdale, Arizona, a de novo bank; for Peotone Bancorp, Inc. to acquire shares of Legacy Integrity Group, Inc. directly and indirectly through its subsidiaries, Founders Group, Inc., Worth, Illinois, and Rock River Bancorporation, Inc., Oregon, Illinois; and for Terrapin Bancorp, Inc., Elizabeth, to acquire shares of Legacy Integrity Group, Inc.

- Approved, December 16, 2004

Minneapolis

Marshall Bancorp, Inc., Minneapolis, Minnesota -- to acquire BANKFIRST Corporation, Sioux Falls, South Dakota, and BANKFIRST.

- Approved, December 15, 2004

Cleveland

Peoples Community Bancorp, Inc., West Chester, Ohio -- to acquire 38 percent of Columbia Bancorp, Inc., Cincinnati, and to retain Peoples Community Bank, West Chester.

- Approved, December 16, 2004

Bank Holding Companies

Atlanta

Piedmont Bancshares, Inc., Atlanta, Georgia -- relief from a commitment.
- Granted, December 16, 2004

Atlanta

PSB BancGroup, Inc., Lake City, Florida -- relief from a commitment.
- Granted, December 17, 2004

Chicago

QCR Holdings, Inc., Moline, Illinois -- to acquire Rockford Bank and Trust Company, Rockford, a de novo bank; for Rockford Bank and Trust Company to become a member of the Federal Reserve System; and for the bank to purchase the assets and assume the liabilities of the Rockford branch of Quad City Bank and Trust Company, Bettendorf, Iowa.
- Approved, December 17, 2004

Cleveland

Tri-State 1st Banc, Inc., East Liverpool, Ohio -- to acquire MDH Investment Management, Inc. and thereby engage in investment advisory activities.
- Approved, December 16, 2004

Minneapolis

Western Transaction Corporation, Duluth, Minnesota -- to become a bank holding company and to acquire Western National Bank, Cass Lake Company, and The First National Bank of Cass Lake, Cass Lake; to acquire Premier Credit Corporation, Duluth, and to engage through Cass Lake Company in insurance agency activities in a town with a population not exceeding 5,000.
- Approved, December 14, 2004

Bank Mergers

Atlanta

IBERIABANK, Lafayette, Louisiana -- to merge with American Horizons Bank, Monroe.
- Withdrawn, December 14, 2004

Change In Bank Control

Atlanta

Peoples Independent Bancshares, Inc., Boaz, Alabama -- change in bank control notices.
- Permitted, December 16, 2004

Competitive Factors Reports

St. Louis

BancorpSouth Bank, Tupelo, Mississippi -- report on competitive factors of the proposed merger with Premier Bank of Brentwood, Brentwood, Tennessee.
- Submitted, December 13, 2004

St. Louis

BancorpSouth Bank, Tupelo, Mississippi -- report on competitive factors of the proposed merger with The Business Bank, Baton Rouge, Louisiana.
- Submitted, December 13, 2004

St. Louis

Calhoun County Bank, Hampton, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First Bank of South Arkansas, Camden.
- Submitted, December 15, 2004

Cleveland

Century National Bank, Zanesville, Ohio -- report on competitive factors of the proposed merger with First Federal Savings Bank of Eastern Ohio.
- Submitted, December 14, 2004

Atlanta

Colonial Bank, National Association, Montgomery, Alabama -- report on competitive factors of the proposed merger with Union Bank of Florida, Lauderhill, Florida.
- Submitted, December 13, 2004

Atlanta

Colonial Bank, National Association, Montgomery, Alabama -- report on competitive factors of the proposed purchase of the Lauderhill, Florida, branch of MidSouth Bank, N.A., Dothan, Alabama.
- Submitted, December 13, 2004

Competitive Factors Reports

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- report on competitive factors of the proposed merger with First National Wealth Management Company, Naples, Florida.
- Submitted, December 15, 2004

Cleveland

First Federal Bank of the Midwest, Defiance, Ohio -- report on competitive factors of the proposed merger with The Genoa Savings and Loan Company, Genoa.
- Submitted, December 15, 2004

St. Louis

First State Bank, Henderson, Tennessee -- report on competitive factors of the proposed merger with Friendship Bank, Friendship.
- Submitted, December 14, 2004

Cleveland

The Marion Bank, Marion, Ohio -- report on competitive factors of the proposed acquisition of assets and deposits of the Green and Richwood branches of The Citizens Banking Company, Sandusky.
- Submitted, December 15, 2004

Atlanta

MidSouth Bank, N.A., Dothan, Alabama -- report on competitive factors of the proposed merger with Union Bank of Florida, Lauderhill, Florida.
- Submitted, December 13, 2004

Cleveland

The Park National Bank, Newark, Ohio -- report on competitive factors of the proposed merger with First Clermont Bank, Milford.
- Submitted, December 14, 2004

Cleveland

The Peoples National Bank, New Lexington, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Roseville branch of First Federal Savings Bank of Eastern Ohio, Zanesville.
- Submitted, December 15, 2004

Extensions Of Time

Philadelphia

American Bank Incorporated, Allentown Pennsylvania -- extension to March 9, 2005, to acquire up to 9.99 percent of PSB Bancorp, Inc., Philadelphia.

- Granted, December 13, 2004

Chicago

The First Trust and Savings Bank of Watseka, Watseka, Illinois -- extension to March 21, 2005, to merge with First National Bank of Clifton, Clifton, and thereby establish a branch.

- Granted, December 16, 2004

Minneapolis

Hopkins Financial Corporation, Mitchell, South Dakota -- extension to March 14, 2005, to engage de novo in lending activities.

- Granted, December 14, 2004

Financial Holding Companies

Minneapolis

Dolphin Family Limited Partnership, Blaine, Minnesota, and Dolphin Family Management Co. -- election to become financial holding companies.

- Effective, December 16, 2004

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on November 10, 2004.

- Published, December 16, 2004

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 2 percent to 2-1/4 percent.

- Approved, December 14, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 18, 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
3(a)(3)	The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc and RBSG International Holdings Ltd, all of Edinburgh, Scotland and Citizens Financial Group, Inc., Providence, Rhode Island - to acquire Citizens Bank, National Association, Albany, New York, a de novo bank	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

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</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						

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 18, 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, New York, to open and occupy a branch office located at The University Building, 120 E. Washington Street, Syracuse, Onondaga, New York.	Newspaper – 12/29/2004
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>
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>	
4C8	Evans Bancorp, Inc., Angola, New York, to acquire M&C Leasing, Co. Inc., West Seneca, New York, and thereby engage in leasing activities.	
Investment	JP Morgan Chase & Co., New York, New York proposes to make an investment in a special purpose entity through its indirect wholly owned subsidiary, JP Morgan International Finance Limited.	

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:

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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</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						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 18, 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>
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

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</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						

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 18, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Cincinnati, OH, to establish a branch facility at 5834 Forbes Avenue, Pittsburgh, PA	Newspaper – 12/23/2004
*Branch	Fifth Third Bank, Cincinnati, OH, to establish a branch facility at 101 River Road, Barboursville, WV	Newspaper – 12/23/2004
*Branch	Fifth Third Bank, Grand Rapids, MI, to establish a branch facility at 980 South Illinois Route 59, Bartlett, Illinois	Newspaper – 12/25/2004

*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>
3(a)(1)	Notification by Hometown Bancorp, Inc., Kent, OH to become a bank holding company by acquiring 100 percent of the voting shares of Home Savings Bank, Kent, OH, pursuant to Section 3(a)(5)(c) of the Bank Holding Company Act.

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>
509811	Community Trust Bank 346 North Mayo Trail P. O. Box 2947 Pikeville, Kentucky	02/02/2004	11/17/2004	S		X
212522	Somerset Trust Company 151 West Main Street Somerset, Pennsylvania	07/12/2004	11/11/2004	S		X
820310	Community First Bank & Trust 225 North Main Street Celina, Ohio 45822	07/26/2004	11/02/2004	S		X
542528	The Citizens Banking Company 100 East Water Street Sandusky, Ohio 44870	08/23/2004	11/30/2004	O		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 18, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Miners Exchange Bank, Coeburn, Virginia, to establish a branch on State Route 75, Bobby Hicks Highway, Johnson City, Tennessee.*	Newspaper – 12/20/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 6355 North Andrews Avenue, Ft. Lauderdale, Florida.*	Newspaper – 12/26/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 555 Main Street, Norfolk, Virginia.*	Newspaper – 12/26/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 15086 South Jog Road, Delray Beach West Florida.*	Newspaper – 12/26/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 13583 Hunters Oak Drive, Orlando, Florida.*	Newspaper – 12/26/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 100 North Federal Highway, Suite 104, Ft. Lauderdale, Florida.*	Newspaper – 12/26/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 11201 Park Boulevard, North, Seminole, Florida.*	Newspaper – 12/27/2004
18(c)	Bank of Tazewell County, Tazewell, Virginia, to purchase certain assets and assume certain liabilities of the Tazewell, and Cedar Bluff, Virginia, branch offices of Planters Bank & Trust Company of Virginia, Staunton, Virginia.*	Newspaper – 01/10/2005

*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

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>
1494240	**RBC Centura Bank 1417 Centura Highway Rocky Mount, North Carolina 27804	03/29/2004	11/14/2004	S	X	
679826	Middleburg Bank 111 West Washington Street Middleburg, Virginia 20117	09/27/2004	12/12/2004	S		X

**Inadvertently omitted from bulletin week ending October 20, 2004.

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

Institution

Location

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 18, 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 909 Poydras Street, 13th Floor, New Orleans, Louisiana.*	Newspaper – 12/18/2004
18(c)	SunTrust Bank, Atlanta, Georgia, to merge with SunTrust BankCard, N. A., Orlando, Florida.*	Newspaper – 01/13/2005
18(c)	SunTrust Bank, Atlanta, Georgia, to merge with National Bank of Commerce, Memphis, Tennessee.*	Newspaper – 01/13/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2601 Irongate Drive, Wilmington, North Carolina, to be known as the Wilmington Private Banking Office.*	Newspaper – N/Avail

*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 – 12/23/2004 Fed Reg – 12/30/2004

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>
3(a)(1)	PrimeTrust Financial Corporation, Nashville, Tennessee, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of PrimeTrust Bank, Nashville, Tennessee.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 18, 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)(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)(1)	Blue River Bancshares, Inc., Shelbyville, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Heartland Community Bank, Franklin, Indiana.*	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 – N/Avail
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 – N/Avail 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>
4(c)(8)	MidWestOne Financial Group ESOP and MidWestOne Financial Group, Inc., both of Oskaloosa, Iowa, to retain MidWestOne Investment Services, Inc., Oskaloosa, Iowa.	Fed Reg – 01/03/2005

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

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>
930442	Bank of Pontiac 300 W. Washington Pontiac, Illinois 61764 (815) 844-6155	07/26/2004	12/10/2004	S		X
832470	HomeFederal Bank 501 Washington Street Columbus, Indiana 47201 (812) 522-1592	06/21/2004	12/10/2004	S		X
689740	F&M Bank-Iowa 11 N. 1 st Avenue Marshalltown, Iowa 50158 (641) 754-5500	07/12/2004	12/10/2004	S		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, December 18, 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>
3A1 & 3A3	Liberty Bancshares, Inc., Jonesboro, Arkansas, to acquire 100 percent of TrustBanc Financial Group, Inc., Mountain Home, Arkansas, and thereby indirectly acquire TrustBanc, Mountain Home, Arkansas. Also, Arkansas Newco II, Inc., Jonesboro, Arkansas, a wholly owned subsidiary of Liberty Bancshares, Inc., to become a bank holding company by directly acquiring 100 percent of TrustBanc Financial Group, Inc., Mountain Home, Arkansas, and thereby indirectly acquire TrustBanc, Mountain Home, Arkansas.*	Newspaper – 01/20/2005 Fed Reg – 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>	<i>Ending date of comment period</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:

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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</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						

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 18, 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 – 12/31/2004
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 – 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>	<i>Ending date of comment period</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</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						

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, December 18, 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>
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

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</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						

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, December 18, 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)	One World Holdings, Inc., Dallas, TX, to acquire One World Bank, Dallas, TX (de novo)*	Fed Reg – 01/18/2005 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>
Member	One World Bank, Dallas, TX, to become a member of the Federal Reserve System

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</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						

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 18, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Utah Independent Bank, Salina, Utah, to establish a branch facility to be located at 120 North Main Street, Monroe, Utah. *	Newspaper – 12/23/2004
Branch	East-West Bank, San Marino, California, to establish a branch facility to be located at 23737 Hawthorne, Boulevard, Torrance, California. *	Newspaper – 12/24/2004

* 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>	<i>Ending date of comment period</i>
Membership	Nara Bank, N.A., Los Angeles, California, to become a member of the Federal Reserve System.	

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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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>
657365	Hanmi Bank 3660 Wilshire Boulevard Penthouse A Los Angeles, California 90010 (213) 382-2200	08/30/2004	12/17/2004	S	X	

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

Institution *Location*

None
