
Federal Reserve Release



H.2

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

No. 2

Week Ending January 8, 2005

Discount Rates

Discount and Advance Rates -- establishment without change by twelve Federal Reserve Banks of the primary credit rate, and renewal by those Reserve Banks of the formulas for calculating the secondary and seasonal credit rates.

- Approved, January 3, 2005

Enforcement

Prineville Bancorporation, Prineville, Oregon, and Community First Bank -- written agreement with the Oregon Division of Financial and Corporate Securities and the Federal Reserve Bank of San Francisco.

- Announced, January 5, 2005

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

Bank Branches, Domestic

New York

Adirondack Bank, Utica, New York -- to establish a branch at The University Building, 120 East Washington Street, Syracuse.

- Approved, January 5, 2005

Richmond

The Freedom Bank of Virginia, Vienna, Virginia -- to establish a branch at 10555 Main Street, Fairfax.

- Approved, January 5, 2005

San Francisco

Frontier Bank, Everett, Washington -- to establish a branch at 128 East Holly Street, Bellingham.

- Approved, January 5, 2005

St. Louis

Peoples Bank & Trust Co., Troy, Missouri -- to establish a branch at 106 South Main Street, Elsberry.

- Approved, January 7, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at Pooler Parkway and Park Avenue, Pooler, Georgia; 6-A Skidaway Village Walk, Savannah; and 21 Music Square West, Nashville, Tennessee.

- Approved, January 4, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 500 East Alice Street, Bainbridge; 5315 Cortez Road West, Bradenton, Florida; and 10500 West Colonial Drive, Ocoee.

- Approved, January 6, 2005

Bank Holding Companies

Secretary

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- commenter's request to extend the comment period on the application to acquire Laredo National Bancshares, Inc., Laredo, Texas, and thereby indirectly acquire The Laredo National Bank and South Texas National Bank of Laredo.

- Denied, January 7, 2005

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- to become a bank holding company and to acquire shares of Community Bancshares of Mississippi, Inc. and its subsidiary, Community Bank of Mississippi, Forest.

- Withdrawn, January 4, 2005

New York

Excel Bancorp LLC, New York, New York -- to become a bank holding company and to acquire 96.93 percent of the shares of Excel Bank N.A.

- Withdrawn, January 7, 2005

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire an additional 68 percent of the shares of TCBancorp, Inc., North Little Rock, and thereby acquire Twin City Bank.

- Approved, January 6, 2005

Chicago

MidWestOne Financial Group ESOP, Oskaloosa, Iowa, and MidWestOne Financial Group, Inc. -- to retain MidWestOne Investment Services, Inc.

- Approved, January 7, 2005

St. Louis

Porter Bancorp, Inc., Shepherdsville, Kentucky -- to acquire Citizens Financial Bank, Inc., Glasgow.

- Approved, January 7, 2005

Chicago

Royal Financial, Inc., Chicago, Illinois -- to become a bank holding company and to acquire Royal Savings Bank.

- Approved, January 5, 2005

Change In Bank Control

Atlanta

NBOG Bancorporation, Inc., Gainesville, Georgia -- to retain control of NBOG Bancorporation, Inc. and its subsidiary, National Bank of Gainesville.
- Withdrawn, January 6, 2005

Competitive Factors Reports

San Francisco

Center Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Center Savings Bank of Washington, Lynnwood, Washington, a de novo bank.
- Submitted, January 5, 2005

St. Louis

The Central Bank USA, Inc., Greensburg, Kentucky -- report on competitive factors of the proposed merger with Citizens Financial Bank, Inc., Glasgow.
- Submitted, January 3, 2005

Secretary

Citizens Business Bank, Ontario, California -- report on competitive factors of the proposed merger with Granite State Bank, Monrovia.
- Submitted, January 7, 2005

Richmond

First Citizens Bank and Trust Company, Inc., Columbia, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Bennettsville, Darlington, and Florence branches of Mutual Savings Bank, Hartsville.
- Submitted, January 3, 2005

Richmond

First Citizens Bank and Trust Company, Inc., Columbia, South Carolina -- report on competitive factors of the proposed merger with People's Community Bank of South Carolina, Aiken.
- Submitted, January 7, 2005

Competitive Factors Reports

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- report on competitive factors of the proposed merger with Valley Bank Dundas, Dundas.

- Submitted, January 3, 2005

New York

HSBC Bank USA, National Association, Wilmington, Delaware -- reports on competitive factors of the proposed merger with Bank of Bermuda Limited, New York, New York, and Global Fund Services (San Francisco) Limited, San Francisco, California.

- Submitted, January 4, 2005

Philadelphia

North Penn Bank, Scranton, Pennsylvania -- report on competitive factors of the proposed merger with NPB Interim Stock Bank.

- Submitted, January 7, 2005

Minneapolis

Peoples State Bank, Augusta, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Fall Creek branch of M&I Marshall and Ilsley Bank, Milwaukee.

- Submitted, January 4, 2005

Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with FirstCapital Bank, SSB, Corpus Christi.

- Submitted, January 4, 2005

San Francisco

Riverview Community Bank, Camas, Washington -- report on competitive factors of the proposed merger with American Pacific Bank, Portland, Oregon.

- Submitted, January 5, 2005

Minneapolis

Security State Bank of Lewiston, Lewiston, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Hokah branch of Rushford State Bank, Rushford.

- Submitted, January 7, 2005

Extensions Of Time

Chicago

National Bancshares, Inc., Bettendorf, Iowa -- extension to April 7, 2005, to acquire The National Bank, Edina, Minnesota, a de novo bank.

- Granted, January 5, 2005

Financial Holding Companies

Chicago

MidWestOne Financial Group ESOP, Oskaloosa, Iowa, and MidWestOne Financial Group, Inc. -- elections to become financial holding companies.

- Effective, January 7, 2005

Cleveland

Portage Bancshares, Inc., Ravenna, Ohio -- election to become a financial holding company.

- Effective, January 6, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 8, 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 – 01/21/2005 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

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, January 8, 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
FBSEA	MacQuarie Bank Ltd., Sydney, Australia, to establish additional representative offices in Irvine, California, Los Angeles, California, and Seattle, Washington.	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>
4C8	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 – 02/07/2005

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>
4C8	Fubon Financial Holding Co., Ltd., Taiwan, to engage de novo in certain limited securities activities through its indirect wholly-owned subsidiaries, Fubon Securities USA LLC and Fubon Asset Management USA LLC.

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					<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, January 8, 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>	
None		

Section V – Availability of CRA public evaluations

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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, January 8, 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
*Branch	Fifth Third Bank, Cincinnati, OH, to establish a branch facility at 101 River Road, Barboursville, WV.	Newspaper – 12/30/2004

*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)	Oak Hill Financial, Inc., Jackson, Ohio, to acquire 100 percent of Lawrence Financial Holdings, Inc., Ironton, Ohio, and thereby indirectly acquire Lawrence Federal Savings Bank, Ironton, Ohio.	Newspaper – 02/05/2005 Fed Reg – N/Avail
*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 – 01/27/2005

*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.

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					<i>LrgBk</i>	<i>SmBk</i>
None						

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, January 8, 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>	
None		

Section V – Availability of CRA public evaluations

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<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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 8, 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 – 01/24/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located 2535 Apalachee Parkway, Tallahassee, Florida, to be known as the Parkway Wal-Mart Money Center Office.*	Newspaper – 01/15/2005

*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)(1)	American Enterprise Bankshares, Inc., Jacksonville, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of American Enterprise Bank of Florida, Jacksonville, Florida.*	Newspaper – 01/19/2005 Fed Reg – 01/26/2005
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 – 02/03/2005
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 – 01/31/2005
3(a)(3)	Seacoast Banking Corporation of Florida, Stuart, Florida, to acquire 100 percent of the outstanding shares of Century National Bank, Orlando, Florida.*	Newspaper – 02/04/2005 Fed Reg – 02/04/2005

*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>
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.

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					<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, January 8, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish branch facilities to be located at the northwest corner of Avery and Parmer, Austin, Texas, and at the intersection of Fluor Drive and State Highway 6, Sugarland, Texas.*	Newspaper – 01/07/2005

* 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>
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 – 02/03/2005 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 – 01/08/2005
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 – 02/03/2005 Newspaper – 01/21/2005
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 – 02/03/2005 Newspaper – 01/29/2005

* 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>
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire, indirectly through its wholly-owned subsidiary, Metavante Corporation, 100 percent of the outstanding capital stock of Prime Associates, Inc., Clark, New Jersey, and thereby indirectly engage in data processing activities and management consulting activities.	Fed Reg – N/Avail

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>LrgBk</i>	<i>SmBk</i>
324340	ChoiceOne Bank 109 E. Division Sparta, Michigan 49345 (616) 887-7366	08/02/2004	12/29/2004	S	X	
791746	First Trust & Savings Bank 100 W. Pine Marcus, Iowa 51035 (712) 376-5511	08/23/2004	01/04/2005	S		X

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 8, 2005

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 Southwest 19th Street and South Santa Fe Avenue, Moore, Oklahoma.*	Newspaper – 01/14/2005
18C & Branch	Legacy Bank & Trust Company, Plato, Missouri, to merge with The Citizens Bank of Sparta, Sparta, Missouri, and to retain the acquired facility as a branch office.*	Newspaper – 01/31/2005

* 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>
CIC	Notice by the Joseph Jay Gugger Trust, with Joseph Jay Gugger as trustee, both of Edwardsville, Illinois, to gain control of Clover Leaf Financial Corporation, Edwardsville, Illinois. Notice is also provided by the Gugger Control Group, which includes, the Joseph J. Gugger Trust, Joseph Jay Gugger as trustee, and the J & M Limited Partnership, Edwardsville, Illinois, Joseph Jay Gugger as General Partner, to gain control of Clover Leaf Financial Corporation.	Newspaper – N/Avail Fed Reg – 01/28/2005
CIC	Notice by Magers Family Irrevocable Trust, Springfield, Missouri ("Trust"), to increase control of Marshfield Investment Company, Springfield, Missouri ("Marshfield"). Also, a control group consisting of Trust and its trustees, William B. Magers and Randall W. Magers, both of Springfield, Missouri, to increase their aggregate control of Marshfield.	Newspaper – N/Avail Fed Reg – 01/26/2005

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	Ozarks Legacy Community Financial, Inc., Thayer, Missouri, to become a bank holding company by acquiring at least 91.3 percent of Bank of Thayer, Thayer, Missouri. (Previously reported during the week ended January 1, 2005)*	Newspaper – 02/05/2005 Fed Reg – 02/03/2005

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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<i>Type</i>	<i>Application</i>
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SN = Substantial noncompliance

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

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>
169653	First Bank St. Louis, Missouri	07/26/2004	01/05/2005	S	X	
904359	Century Bank of the Ozarks Gainesville, Missouri	09/27/2004	01/06/2005	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, January 8, 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 – 01/25/2005

* 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>
2631172	State Bank of La Crosse La Crosse, Wisconsin	09/27/2004	01/07/2005	S	X	

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 8, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank N.M., Taos, New Mexico, to establish a branch at 6900 South 900 East, Suite 200, Midvale, Utah.	Newspaper – 11/28/2004

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

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.

<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>
2700322	Edmond Bank & Trust Company 2600 S. Broadway Edmond, Oklahoma 73013	10/12/2004	01/07/2005	S		X

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, January 8, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PlainsCapital Bank, Lubbock, TX, to operate a courier service branch to serve the customers of the existing branch at 777 Taylor Street, Suite 102, Fort Worth, TX 76102 *	Newspaper – 01/19/2005

*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.

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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, January 8, 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>	
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.

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<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	
