
Federal Reserve Release



H.2

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

No. 49

Week Ending December 4, 2004

Bank Holding Companies

S&T Bancorp, Inc., Indiana, Pennsylvania -- to acquire up to 24.9 percent of Allegheny Valley Bancorp, Inc., Pittsburgh, and thereby acquire an interest in Allegheny Valley Bank of Pittsburgh.

- Approved, December 2, 2004

Banks, Nonmember, And Miscellaneous Institutions

CLS Bank International, New York, New York -- to add the Hong Kong dollar, New Zealand dollar, Republic of Korea won, and South African rand to the list of currencies eligible for settlement in the Continuous Linked Settlement system.

- Approved, December 2, 2004

Regulations And Policies

Bank Holding Company Rating System -- revised system for rating bank holding companies to more accurately reflect current supervisory practices (Docket No. OP-1207).

- Approved, November 30, 2004

Regulation Z (Truth in Lending) -- publication for comment of advance notice of proposed rulemaking on review of the open-end credit rules under the regulation (Docket No. R-1217).

- Approved, December 2, 2004

Unsolicited Credit and Insurance -- report to the Congress on further restrictions on unsolicited written offers of credit and insurance.

- Approved, November 30, 2004

Enforcement

Kenco Bancshares, Inc., Jayton, Texas -- issuance of a cease and desist order against Thomas C. Darden, a former institution-affiliated party, and written agreements between William J. Collier, an institution-affiliated party, and the Federal Reserve Bank of Dallas, and between Jesse L. Reese, an institution-affiliated party, and the Federal Reserve Bank of Dallas.

- Announced, December 2, 2004

H.2 Actions under delegated authority

November 28, 2004 to December 4, 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

Bank of Whitman, Colfax, Washington -- to establish a branch at 1 West Alder Street, Walla Walla.

- Approved, November 29, 2004

Cleveland

Citizens Deposit Bank & Trust, Inc., Vanceburg, Kentucky -- to establish a branch at 191 Wal Mart Way, Maysville.

- Approved, December 1, 2004

Richmond

MainStreet Bank, Herndon, Virginia -- to establish a courier service to pick up noncash deposits from business customers in Alexandria and Fairfax and the counties of Arlington, Fairfax, Loudoun, and Prince William.

- Approved, December 3, 2004

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 200 Fifth Avenue, New York.

- Approved, December 3, 2004

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish branches at 18210 Collins Avenue, Sunny Isles Beach, Florida, and 24123 A-14 Peachland Boulevard, Port Charlotte.

- Approved, November 29, 2004

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 8251 Greensboro Boulevard, McLean.

- Approved, December 2, 2004

Bank Holding Companies

Philadelphia

Abington Mutual Holding Company, Jenkintown, Pennsylvania, and Abington Community Bancorp, Inc. -- to become bank holding companies in connection with the reorganization of Abington Savings Bank as a stock savings bank.

- Approved, December 1, 2004

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Capitol Development Bancorp Limited I and thereby control Bank of Michigan, Farmington Hills, a de novo bank; and for Capitol Development Bancorp Limited I to become a bank holding company and to acquire shares of Bank of Michigan.

- Approved, November 30, 2004

Atlanta

Civitas BankGroup, Inc., Franklin, Tennessee -- to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit, and to engage through Civitas Management Company, Inc. in activities related to extending credit.

- Approved, December 2, 2004

Dallas

First Live Oak Bancshares, Inc., Three Rivers, Texas, and First Live Oak Delaware Bancshares, Inc., Wilmington, Delaware -- to become bank holding companies and to acquire First State Bank, Three Rivers, Texas.

- Approved, December 1, 2004

Atlanta

Florida Choice Bankshares, Inc., Mt. Dora, Florida -- to become a bank holding company and to acquire Florida Choice Bank.

- Approved, December 3, 2004

San Francisco

Franklin Resources, Inc., San Mateo, California -- to acquire 14 percent of Centennial Bank Holdings, Inc., Fort Collins, Colorado, and thereby acquire Centennial Bank of the West; Guaranty Corporation, Denver; Guaranty Bank and Trust Company; The First National Bank of Strasburg, Strasburg; and Collegiate Peaks Bank, Buena Vista.

- Approved, November 29, 2004

Bank Holding Companies

Dallas

IB Bancshares, Inc., McKinney, Texas, and VB Bancshares, Inc., New Castle, Delaware -- to merge with First Celina Corporation, Celina, Texas, and thereby acquire The First State Bank.
- Approved, December 1, 2004

Minneapolis

Independent Bancshares, Inc., Clarkfield, Minnesota -- to acquire Clarkfield Holding Company and thereby acquire Farmers and Merchants State Bank of Clarkfield.
- Approved, December 3, 2004

Cleveland

Park National Corporation, Newark, Ohio -- to acquire First Clermont Bank, Milford.
- Approved, November 29, 2004

Minneapolis

Vision Bank Holdings, Inc., Fargo, North Dakota -- to become a bank holding company and to acquire VISIONBank, a de novo bank.
- Approved, December 2, 2004

Bank Mergers

Cleveland

Citizens Deposit Bank & Trust, Inc., Vanceburg, Kentucky -- to merge with Bank of Germantown, Germantown, and thereby establish branches.
- Approved, December 1, 2004

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to merge with Dacotah Bank, Rolla, North Dakota, and Dacotah Bank, Valley City, and thereby establish branches.
- Approved, December 2, 2004

Minneapolis

Peoples State Bank of Plainview, Plainview, Minnesota -- to merge with Red Cedar Bank, National Association, Boyceville, Wisconsin, and thereby establish branches in Boyceville and Menomonie.
- Approved, December 3, 2004

Bank Mergers

Cleveland

- Prospect Bank, Columbus, Ohio -- to merge with Sky Bank, Salineville.
- Approved, December 2, 2004

Change In Bank Control

Chicago

- CNB Corp, Shenandoah, Iowa -- change in bank control.
- Permitted, December 3, 2004

Dallas

- First International Bancorp Texas, Inc, Plano, Texas -- change in bank control.
- Permitted, November 30, 2004

St. Louis

- Hancock Bancorp, Inc., Hawesville, Kentucky -- change in bank control.
- Permitted, December 2, 2004

Minneapolis

- Krause Financial, Inc., Winnebago, Minnesota -- change in bank control.
- Permitted, December 2, 2004

Minneapolis

- NATCOM Bancshares, Inc., Superior, Wisconsin -- change in bank control.
- Permitted, December 2, 2004

Competitive Factors Reports

Chicago

- Central Bank Illinois, Geneseo, Illinois -- report on competitive factors of the proposed merger with Central Bank Fulton, Fulton.
- Submitted, November 30, 2004

Atlanta

- Colonial Bank, National Association, Montgomery, Alabama -- report on competitive factors of the proposed merger with Union Bank of Florida, Lauderhill, Florida, in connection with a corporate reorganization.
- Submitted, December 1, 2004

Competitive Factors Reports

Chicago

Community State Bank, Indianola, Iowa -- report on competitive factors of the proposed merger with Fort Des Moines Community Bank, Des Moines.
- Submitted, November 30, 2004

Chicago

Community State Bank, Norwalk, Wisconsin -- report on competitive factors of the proposed acquisition of the Wilton branch of State Bank of La Crosse, La Crosse.
- Submitted, November 30, 2004

Chicago

First Federal Savings and Loan Association of Mattoon, Mattoon, Illinois -- report on competitive factors of the proposed merger with Okaw Building and Loan S.B.
- Submitted, November 30, 2004

Dallas

First National Bank of Abilene, Abilene, Texas -- report on competitive factors of the proposed merger with The Peoples State Bank, Clyde.
- Submitted, December 1, 2004

Dallas

First State Bank, Three Rivers, Texas -- report on competitive factors of the proposed merger with New Three Rivers, Inc.
- Submitted, December 3, 2004

Kansas City

Fiserv Trust Company, Denver, Colorado -- report on competitive factors of the proposed merger with Lincoln Trust Company.
- Submitted, November 30, 2004

Richmond

Fleet National Bank, Providence, Rhode Island -- report on competitive factors of the proposed merger with Fleet Maine, National Association, South Portland, Maine.
- Submitted, December 2, 2004

Competitive Factors Reports

Cleveland

GE Capital Consumer Card Company, Mason, Ohio -- report on competitive factors of the proposed merger with Monogram Credit Card Bank of Georgia, Alpharetta, Georgia.
- Submitted, November 29, 2004

Atlanta

HSBC Private Bank International, Miami, Florida -- report on competitive factors of the proposed merger with HSBC Bank USA, N.A., Wilmington, Delaware, in connection with a corporate reorganization.
- Submitted, December 2, 2004

Chicago

MainSource Bank, Greensburg, Indiana -- report on competitive factors of the proposed merger with Regional Bank, New Albany.
- Submitted, November 30, 2004

Atlanta

Peoples Community Bank, Colquitt, Georgia -- report on competitive factors of the proposed merger with Peoples Community Bank, Columbia, Alabama, and PCB, The Community Bank, Malone, Florida, in connection with a corporate reorganization.
- Submitted, December 1, 2004

Dallas

Van Horn State Bank, Van Horn, Texas -- report on competitive factors of the proposed merger with First National Bank, Lubbock.
- Submitted, December 2, 2004

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 4, 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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 4, 2004

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	R-G Premier Bank of Puerto Rico, Hato Rey, Puerto Rico, to establish an agency in Casselberry, Florida.	Newspaper – 12/23/2004
Branch	Tioga State Bank, Spencer, New York, to establish a branch office at 185 Conklin Avenue, Town of Binghamton, County of Broome, New York.	Newspaper – 12/11/2004

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>	<i>Ending date of comment period</i>
Foreign Branch	Citibank, N.A., New York, New York, to establish a foreign branch in Kuwait City, Kuwait.	

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 4, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Susquehanna Patriot Bank, Marlton, NJ, to establish a branch office located at 901 Fayette Street, Conshohocken, PA.	Newspaper – 12/17/2004

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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<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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 4, 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, Grand Rapids, MI to establish a branch facility at 11590 North Meridian, Carmel, Indiana	Newspaper – 12/14/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch facility at 13681 East 116 th Street, Fishers, Indiana	Newspaper – 12/14/2004
*5D3	OAKAR notice filed in connection with a bank merger application filed by Prospect Bank, Columbus, OH to merge with Sky Bank, Salineville, OH	Newspaper – 10/24/2004

*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>
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	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 4, 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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2748650	Gateway Bank & Trust Co. 1145 N. Road Street Elizabeth City, North Carolina 27909	09/20/2004	12/01/2004	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 4, 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>
4(c)(8)	Firsttrust Corporation, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Central Bank for Savings, Winona, Mississippi, and thereby engage in operating a savings association.*	Newspaper – 12/13/2004 Fed Reg – 12/27/2004
3(a)(1)	Georgia Trust Bancshares, Inc., Buford, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Georgia Trust Bank, Buford, Georgia (in organization).*	Newspaper – 12/27/2004 Fed Reg – 12/23/2004
CIC	TCB Bancshares, Inc., Crawford, Georgia, prior change in control notice filed by Mr. Charles C. Brooks, Crawford, Georgia, to acquire an additional 2.2 percent of the outstanding shares of TCB Bancshares, Inc., and its subsidiary, The Commercial Bank, both of Crawford, Georgia. Total ownership will equal 23.64 percent.	Newspaper – 12/22/2004 Fed Reg – 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>
3(a)(1)	FirstBank Financial Services, Inc., McDonough, Georgia, notice to become a bank holding company by acquiring First Bank of Henry County, McDonough, Georgia.

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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 4, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 12850 State Road 23, Granger, Indiana.*	Newspaper – 12/14/2004
18C	Rockford Bank and Trust Company (in organization), Rockford, Illinois, to purchase the assets and assume the liabilities of the Rockford, Illinois branch of Quad City Bank and Trust Company, Bettendorf, Iowa.*	Newspaper – 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)	Main Street Trust, Inc., Champaign, Illinois, to acquire 100 percent of the voting stock of Citizens First Financial Corp., Bloomington, Illinois, and thereby indirectly acquire Citizens Savings Bank, Bloomington, Illinois.*	Fed Reg – 01/03/2005 Newspaper – N/Avail
3(a)(3)	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of Rockford Bank and Trust Company (in organization), Rockford, Illinois.*	Fed Reg – 12/10/2004 Newspaper – 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>
Membership	Rockford Bank and Trust Company (in organization), Rockford, Illinois, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 4, 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>
3A3	Home Bancshares, Inc., Conway, Arkansas, to acquire 20 percent of White River Bancshares Company, Fayetteville, Arkansas (in organization), and thereby indirectly acquire Signature Bank of Arkansas, Fayetteville, Arkansas (formerly First Bank of South Arkansas, Camden, Arkansas). (Previously reported during the week ended November 27, 2004)*	Newspaper – 12/18/2004 Fed Reg – 12/23/2004
3A3	Home Bancshares, Inc., Conway, Arkansas, to acquire an additional 68 percent, for total ownership of 100 percent, of TCBancorp, Inc., North Little Rock, Arkansas, and thereby indirectly acquire Twin City Bank, North Little Rock, Arkansas.*	Newspaper – 12/25/2004 Fed Reg – 01/03/2005

* 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	

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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 4, 2004

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Maximum Holding International, Inc., Brooklyn Park, Minnesota, to become a bank holding company by acquiring 100 percent of First Security Bank - Sanborn, Sanborn, Minnesota.*	Fed Reg – 12/20/2004 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	Western Transaction Corporation, Duluth, Minnesota, to become a bank holding company by acquiring 100% of Western National Bank, Duluth, Minnesota; and 100% of Cass Lake Company, Duluth, Minnesota, and thereby indirectly acquiring The First National Bank of Cass Lake, Cass Lake, Minnesota. Applicant also proposes to acquire 100% of Premier Credit Corporation, Duluth, Minnesota, an industrial loan company, and, through Cass Lake Company, Duluth, Minnesota, to engage in insurance agency activities in a town with a population not exceeding 5,000.*	Fed Reg – 12/09/2004 Newspaper – 12/04/2004

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Investment	U.S. Bank, N.A., Cincinnati, Ohio, through NOVA European Holdings Company, Minneapolis, Minnesota, an agreement corporation, to investment up to an additional \$60 million in NOVA EuroConex Holdings, C.V. and its subsidiaries over the next 12 months, commencing December 30, 2004, pursuant to section 211.9 (f) of Regulation K.

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, December 4, 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

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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						

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 4, 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.

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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						

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 4, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Independent Bank of Texas, Irving, TX, to establish a courier service branch (to serve Dallas and Tarrant counties)*	Newspaper – 12/14/2004
Branch	PlainsCapital Bank, Lubbock, TX, to establish five branches at 1629 West Hebron Parkway, Carrollton, TX 75010 (courier service); 18111 Preston Road, Dallas, TX 75252 (courier service); 5010 University Avenue, Lubbock, TX 79413 (courier service); 777 Taylor Street, Suite 102, Fort Worth, TX 76102; and 6001 Sherry Lane, Dallas, TX 75225* (previously reported the week ending November 27, 2004)	Newspaper – 12/08/2004

* 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)(1)	SBT Bancshares, Inc., Irving, TX, and SBT Bancshares of Delaware, Inc., Wilmington, DE, to acquire State Bank of Texas, Irving, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	SBT Bancshares of Delaware, Inc., Wilmington, DE, to acquire State Bank of Texas, Irving, TX*	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>
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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 4, 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)	Great Western Bancorp, Inc., Phoenix, Arizona, to become a bank holding company by acquiring at least 45 percent of Western National Bank (In Organization), Phoenix, Arizona.*	Newspaper – 12/27/2004 Fed Reg – 12/30/2004

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<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	
