
Federal Reserve Release



H.2

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

No. 3

Week Ending January 15, 2005

Forms

Forms -- final Board review to revise without extension the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP), Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP), Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11), and Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314).

- Approved, January 11, 2005

Forms -- final Board review to extend without revision the Notification of Foreign Branch Status (FR 2058).

- Approved, January 13, 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

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 5834 Forbes Avenue, Pittsburgh, Pennsylvania, and 101 River Road, Barboursville, West Virginia.
- Approved, January 12, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 980 South Illinois Route 59, Bartlett, Illinois.
- Approved, January 13, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2800 Clearlake Road, Cocoa, Florida.
- Approved, January 11, 2005

Bank Holding Companies

Atlanta

Appalachian Bancshares, Inc., Ellijay, Georgia -- relief from a commitment.
- Withdrawn, January 10, 2005

Richmond

Capital One Financial Corporation, McLean, Virginia -- to acquire indirectly Ranger Services, LLC, Overland Park, Kansas, and Automated Escrow, LLC, and thereby engage indirectly in residential mortgage lending and real estate settlement servicing activities.
- Approved, January 14, 2005

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- relief from a commitment.
- Granted, January 12, 2005

Bank Holding Companies

San Francisco

Great Western Bancorp, Inc., Phoenix, Arizona -- to become a bank holding company and to acquire at least 45 percent of the shares of Western National Bank, a de novo bank.

- Approved, January 13, 2005

Chicago

Main Street Trust, Inc., Champaign, Illinois -- to acquire Citizens First Financial Corp., Bloomington, and thereby acquire Citizens Savings Bank.

- Approved, January 13, 2005

Secretary

Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan, The Bank of Tokyo-Mitsubishi, Ltd., and The Mitsubishi Trust and Banking Corporation -- to acquire Central Leasing (U.S.A.) Inc., Florence, Kentucky; UFJ Trust Company of New York, New York, New York; and UFJ Futures L.L.C., Chicago, Illinois, and thereby engage in leasing personal or real property, providing non-depository trust company services, and acting as a futures commission merchant.

- Approved, January 14, 2005

Atlanta

PrimeTrust Financial Corporation, Nashville, Tennessee -- to become a bank holding company and to acquire PrimeTrust Bank.

- Approved, January 12, 2005

Dallas

SBT Bancshares, Inc., Irving, Texas, and SBT Bancshares of Delaware, Inc., Wilmington, Delaware -- to become bank holding companies and to acquire State Bank of Texas, Irving.

- Approved, January 11, 2005

Chicago

State Financial Services Corporation, Milwaukee, Wisconsin -- to acquire shares of m2 Lease Funds LLC, Madison, and thereby engage in leasing activities and extending credit and servicing loans.

- Approved, January 12, 2005

Bank Mergers

Atlanta

IBERIABANK, Lafayette, Louisiana -- to merge with American Horizons Bank, Monroe.
- Approved, January 14, 2005

Change In Bank Control

Richmond

Community First Financial Corporation, Lynchburg, Virginia -- change in bank control.
- Permitted, January 14, 2005

Competitive Factors Reports

Chicago

Farmers Savings Bank, Halbur, Iowa -- report on competitive factors of the proposed merger with Westside State Savings Bank, Westside.
- Submitted, January 10, 2005

Chicago

First Federal of Northern Michigan, Alpena, Michigan -- report on competitive factors of the proposed mergers with Alpena Interim Savings Bank I, Alpena Interim Savings Bank II, and Alpena Interim Savings Bank III.
- Submitted, January 10, 2005

Cleveland

First Financial Bank, National Association, Hamilton, Ohio -- report on competitive factors of the proposed merger with Heritage Community Bank, Columbus, Indiana.
- Submitted, January 10, 2005

St. Louis

The First National Bank in Staunton, Staunton, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Mt. Olive, Livingston, and Mt. Clare branches of National Bank, Hillsboro.
- Submitted, January 12, 2005

Competitive Factors Reports

Cleveland

Geauga Savings Bank, Newbury, Ohio -- report on competitive factors of the proposed assumption of certain deposit liabilities of Pan American Bank, FSB, Burlingame, California.

- Submitted, January 10, 2005

Cleveland

Home Savings Bank, Kent, Ohio -- report on competitive factors of the proposed merger with Hometown Interim Savings Bank.

- Submitted, January 10, 2005

Boston

Peoples Federal Savings Bank, Brighton, Massachusetts -- report on competitive factors of the proposed mergers with Peoples Federal Interim Bank and Peoples Federal MHC Interim Bank.

- Submitted, January 10, 2005

Chicago

Peru Federal Savings Bank, Peru, Illinois -- report on competitive factors of the proposed purchase of the Peru branch of Valley Bank, Moline.

- Submitted, January 10, 2005

Minneapolis

Preferred Bank, Big Lake, Minnesota -- report on competitive factors of the proposed merger with Home Town Mortgage, Inc, Edina; Victoria State Bank, Victoria; The Klein National Bank of Madison, Madison; State Bank of Young America, Norwood Young America; State Bank of Chanhassen, Chanhassen; First National Bank in Montevideo, Montevideo; The Oakley National Bank of Buffalo, Buffalo; First National Bank of Chaska, Chaska; and The First National Bank of Waconia, Waconia.

- Submitted, January 12, 2005

St. Louis

State Bank and Trust Company, Greenwood, Mississippi -- report on competitive factors of the proposed merger with First Bank, Baton Rouge, Louisiana.

- Submitted, January 12, 2005

Extensions Of Time

San Francisco

Castle Creek Capital LLC, Rancho Santa Fe, California, WJR Corp., Eggemeyer Corp., Castle Creek Capital Partners Fund I, LP, Castle Creek Capital Partners Fund IIa, LP, and Castle Creek Capital Partners Fund IIb, LP -- extension to April 8, 2005, to acquire, directly and indirectly shares of State National Bancshares, Inc., Lubbock, Texas, and indirectly acquire Mercantile Bank Texas, Fort Worth.

- Granted, January 11, 2005

Secretary

Citigroup Inc., New York, New York -- extensions of time for its subsidiary, Banco Nacional de Mexico, S.A., Mexico City, Mexico, to divest its interest in certain assets acquired in settlement of debts previously contracted (DPC).

- Granted, January 14, 2005

San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California, WJR Corp., Castle Creek Capital LLC, and Castle Creek Capital Partners Funds I, IIa, and IIb, LP -- extensions to April 8, 2005, to acquire shares of State National Bancshares, Inc., Lubbock, Texas, and thereby acquire Mercantile Bank Texas, Fort Worth; and for State National Bancshares, Inc. to acquire Mercantile Bank Texas.

- Granted, January 11, 2005

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to April 13, 2005, to acquire up to 9.9 percent of the shares of Fidelity Bancorp, Inc., Pittsburgh, and thereby acquire Fidelity Savings Bank.

- Granted, January 13, 2005

Financial Holding Companies

Kansas City

Peoples Commercial Bancorp, Stilwell, Oklahoma -- election to become a financial holding company.

- Effective, January 10, 2005

Membership

Dallas

One World Bank, Dallas, Texas -- to become a member of the Federal Reserve System.
- Approved, January 14, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 15, 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)	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
3(a)(3) & 3(a)(1)	Charter Oak Community Bank Corp., Rockville, Connecticut - to acquire 55% of Rockville Financial, Inc., Rockville, Connecticut (RFI) and for RFI to become a bank holding company through its acquisition of 100% of Rockville Bank, Rockville, Connecticut	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 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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, January 15, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
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 – 02/20/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 15, 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)	Prudential Mutual Holding Company, Philadelphia, PA, and Prudential Bancorp, Inc. of Pennsylvania, Philadelphia, PA, each to become bank holding companies in connection with the reorganization of Prudential Savings Bank, Philadelphia, PA, converting from a state chartered mutual savings bank, into a state chartered stock savings bank.	Newspaper – 02/07/2005 Fed Reg – 02/11/2005

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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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<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, January 15, 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 – 01/29/2005

*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)	Central Bancshares, Inc., Lexington, KY to acquire First Bank, Inc., Louisville, KY pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – N/Avail
*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 – 02/07/2005

*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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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 15, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	River City Bank, Mechanicsville, Virginia, to establish a branch at 8051 Mechanicsville Turnpike, Mechanicsville, Virginia.*	Newspaper – 01/24/2005
Branch	NBRS Financial, Rising Sun, Maryland, to establish a branch at 101 North Main Street, Bel Air, Maryland.*	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>
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>
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

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 15, 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)	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 – 02/07/2005 Fed Reg – 02/03/2005
CIC	Great Financial Corporation, Miami, Florida, prior change in control notice filed by Mohammad Mehdi Ghomeshi, Miami, Florida, to acquire 27.04 percent of the outstanding shares of Great Financial Corporation, and its subsidiary, Great Florida Bank, both of Miami, Florida. Total ownership will equal 35.51 percent.	Newspaper – N/Avail Fed Reg – 02/02/2005

*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.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
343238	Central State Bank Highway 28 Calera, Alabama 35040 (205) 668-0711	03/08/2004	01/11/2005	O		X

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 15, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, to increase its ownership up to 45.57 percent of Alpha Financial Group, Inc., Toluca, Illinois, and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois.*	Fed Reg – 02/03/2005 Newspaper – 02/05/2005
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 – 01/24/2005

* 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 – 02/01/2005

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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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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>
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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 15, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Martin B. Rowe, Harrisburg, Illinois, individually and as a member of the Rowe Family Control Group to gain control of First Eldorado Bancshares, Inc., Eldorado, Illinois. The control will consist of Martin B. Rowe, the Burt H. Rowe, Jr. Marital Trust and the Anne Rowe Family Trust, all of Harrisburg, Illinois; Marianna R. Deal, Rachelle L. Rowe, Caroline C. Rowe, and Anne Rowe, all of St. Louis, Missouri. (Previously reported during the weeks ending December 11, 2004 and January 1, 2005)	Newspaper – 02/01/2005 Fed Reg – 01/03/2005
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. (Previously reported during the week ended January 8, 2005)	Newspaper – 01/23/2005 Fed Reg – 01/26/2005

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<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, January 15, 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 Citizens Bank Holding Company, Pocatello, Idaho, and thereby indirectly acquire Citizens Community Bank, Pocatello, Idaho.*	Fed Reg – 02/11/2005 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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>
600651	American State Bank of Pierre Pierre, South Dakota	10/18/2004	01/14/2005	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 15, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Bennington, Bennington, Nebraska, to establish a branch at 1726 N. 120 th Street, Omaha, Nebraska.	Newspaper – 01/20/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	BOKF Merger Corporation Number Eight, Tulsa, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Valley Commerce Bancorp Ltd., Phoenix, Arizona, parent of Valley Commerce Bank, Phoenix, Arizona.	Newspaper – 02/07/2005 Fed Reg – 02/11/2005
3(a)(3)	BOK Financial Corporation, Tulsa, Oklahoma, to acquire, through its subsidiary BOKF Merger Corporation Number Eight, Tulsa, Oklahoma, 100 percent of the voting shares of Valley Commerce Bancorp Ltd., Phoenix, Arizona, parent of Valley Commerce Bank, Phoenix, Arizona. Immediately thereafter, BOKF Merger Corporation Number Eight, Tulsa, Oklahoma, will merge into Valley Commerce Bancorp Ltd., Phoenix, Arizona.	Newspaper – 02/07/2005 Fed Reg – 02/11/2005

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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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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>
352857	WestStar Bank 108 S. Frontage Road West Vail, Colorado 81657	10/04/2004	01/14/2005	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 15, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	William Tyler Johnson, Jr., Sweetwater, TX, only notificant, to acquire an interest in Mesa Financial Corporation, Sweetwater, TX	Fed Reg – 02/01/2005 Newspaper – 01/31/2005

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.

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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 15, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pacific Mercantile Bank, Costa Mesa, California, to establish a branch facility at 3257 East Guasti Road, Ontario, California.*	Newspaper – 01/18/2005

* 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.

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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	
