

FEDERAL RESERVE SYSTEM**Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 17, 2004.

A. Federal Reserve Bank of New York (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *The Toronto-Dominion Bank*, Toront, Ontario; to acquire 51 percent of the voting shares of Banknorth Group, Inc., and thereby indirectly acquire voting shares of Banknorth, National Association, both of Portland, Maine. **Comments on this application must be received by December 8, 2004.**

B. Federal Reserve Bank of Chicago (Patrick Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Royal Financial, Inc.*, Chicago, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Royal Savings Bank, Chicago, Illinois.

Board of Governors of the Federal Reserve System, November 18, 2004.

Robert deV. Frierson,
Deputy Secretary of the Board.

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FEDERAL TRADE COMMISSION**Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules**

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

Trans #	Acquiring	Acquired	Entities
Transactions Granted Early Termination—10/12/2004			
20041428	GS Capital Partners 2000, L.P	CSA Acquisition Corp	CSA Acquisition Corp.
20041429	Cypress Merchant Banking Partners II, L.P.	CSA Acquisition Corp	CSA Acquisition Corp.
20041430	Cypress Merchant Banking Partners II, L.P.	Cooper Tire & Rubber Company	Cooper-Standard Automotive, Inc. and other subsidiaries.
20041437	James N. Stanard	RenaissanceRe Holdings Ltd	RenaissanceRe Holdings Ltd.
20041439	The PNC Financial Services Group, Inc.	MetLife, Inc	SSRM Holdings, Inc.
20041472	JLL Partners Fund IV, L.P	The Marco Group, Inc	The Marco Group, Inc.
20050008	Dave & Buster's, Inc	J.W. Childs Equity Partners, L.P	Jillian's Entertainment Holdings, Inc.
Transactions Granted Early Termination—10/14/2004			
20041411	BAE Systems plc	DigitalNet Holdings, Inc	DigitalNet Holdings, Inc.
20041465	CB Riley Investor LLC	MFA Limited Partnership	LNR Property Corporation.
Transactions Granted Early Termination—10/15/2004			
20041433	JLL Partners Fund IV, L.P	Long Point Capital Fund, L.P	CHI Holdings, Inc.
20041435	U.S.I. Holdings Corporation	Summit Global Partners, Inc	Summit Global Partners, Inc.
20041444	TRM Corporation	eFunds Corporation	eFunds Corporation.
20050007	Broadlane, Inc	National Oncology, Alliance, Inc	National Oncology, Alliance, Inc.
Transactions Granted Early Termination—10/18/2004			
20050015	Westmoreland Coal Company	E.ON AG	Westmoreland—LG&E Partners.
20050023	Triton PCS Holdings, Inc	SBC Communications, Inc	AT&T Wireless Services, Inc., Cingular Wireless LLC.