

{{04-30-05 p.C-12352.1}}

[¶12,351] **In the Matter of David M. Ryan, Panora State Bank, Panora, Iowa,**
Docket No. 04-018k (2-1-05).

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of \$7,500.

**In the Matter of
DAVID M. RYAN,
individually and as an institution-affiliated party of
PANORA STATE BANK
PANORA, IOWA
(Insured State Nonmember Bank)
ORDER TO PAY**

FDIC-04-018k

David M. Ryan ("Respondent") and a representative of the Legal Division of the Federal Deposit Insurance Corporation ("FDIC") executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY ("CONSENT AGREEMENT") dated November 15, 2004, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violation of law for which civil money penalties may be assessed, consented and agreed to pay civil money penalties in the amount specified below to the Treasury of the United States ("Treasury").

After taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of Respondent, the gravity of the violations by Respondent, the history of any previous violations by Respondent, and such other matters as justice requires, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED, that by reason of the violation set forth in paragraph 3 of the CONSENT AGREEMENT, a penalty of \$7,500, be, and hereby is, assessed against David M. Ryan. The Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED that Respondent is prohibited from seeking or accepting indemnification from any insured depository institution: (i) for the civil money penalty assessed and paid in this matter; or (ii) for any expenses, including attorneys' fees and disbursements, incurred by Respondent in connection with this matter.

This ORDER shall be effective upon its issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 1st day of February, 2005.

Last
Updated legal@fdic.gov
5/28/2005