

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1979 No. 28)

Actions of the Board; Applications and Reports

Received During the Week Ending July 14, 1979

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Governor Henry C. Wallich, before the Subcommittee on Domestic Monetary Policy and the Subcommittee on International Trade, Investment and Monetary Policy of House Banking Committee; the Board's views on the rapidly growing and now sizable Eurodollar market and on the possible need for legislation to deal with it.

Information, documents or studies relating to the consequences of OPEC investments in and loans from U.S. banks, including withdrawal of such investments; letter of response to Chairman Rosenthal of Commerce, Consumer, and Monetary Affairs, Subcommittee of the Senate Committee on Government Operations.

Regulation Z, technical amendment, to change incorrect references to a section number that has since been redesignated, effective immediately.

Kansas City	First Bancorp in Davidson, Inc., Davidson, Oklahoma, extension of time to August 9, 1979, within which it may consummate the acquisition of First State Bank in Davidson, Davidson, Oklahoma. <u>1/</u>
St. Louis	Commerce Warren County Bank, Warrenton, Missouri, permission to make an additional investment in bank premises. <u>1/</u>
Cleveland	Dollar Savings Bank Company, Niles, Ohio, permission to make an investment in bank premises. <u>1/</u>
Richmond	First Virginia Bank - South, Hurt, Virginia, permission to invest in bank premises. <u>1/</u>
New York	Fidelity Union Trust Company, Newark, New Jersey, permission to declare a dividend. <u>1/</u>
St. Louis	State Bank of Salem, Salem, Indiana, permission to exercise limited trust powers. <u>1/</u>

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

- Kansas City Community Bank & Trust Company, Englewood, Colorado, extension of time to August 17, 1979, within which it may complete its application for membership in Federal Reserve System. 1/
- Termination of registration for Central Arkansas Production Credit Association, Conway, Arkansas. 1/
- Kansas City Community Bank & Trust Company, Englewood, Colorado, extension of time to August 17, 1979, within which it may complete its application for membership in Federal Reserve System. 1/
- Boston BayBank Middlesex, N.A., Burlington, Massachusetts, proposed merger with BayBank Newton-Waltham Trust Company, Waltham, Massachusetts; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Community Bank, Lake Oswego, Oregon, and First State Interim Bank of Oregon, Milwaukie, Oregon, proposed merger with First State Bank of Oregon, Milwaukie, Oregon, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York Fredonia Savings and Loan Association, Fredonia, New York, proposed merger with Erie Savings Bank, Buffalo, New York; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Cleveland Galion National Bank, Galion, Ohio, proposed merger with The First National Bank of Galion, Galion, Ohio; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago New State Bank of Olivet, Olivet, Michigan, proposed merger with The Olivet State Bank, Olivet, Michigan; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

To Establish a Domestic Branch Pursuant to Section 9
of the Federal Reserve Act

Approved

- Chicago Security Bank and Trust Company, Southgate, Michigan.
Branch to be established in the vicinity of Allen
and Sibley Roads, Brownstown Township, Wayne County.
1/ & 2/
- New York State Bank of Albany, Albany, New York. Branch to
be established in the Town of Greenville, Greene
County. 1/ & 2/

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International Investments and Other Actions Pursuant
to Section 25 and 25(a) of the Federal Reserve Act
and Sections 4(c)(9) and 4(c)(13) of the Bank Holding
Company Act of 1956, as amended

Approved

- New York European American Bank & Trust Company, New York, New
York: grants permission to purchase and hold all
of the shares of a de novo bank, European American
Bank (Bahamas) Limited, Nassau, Bahamas.
- New York Morgan Guaranty International Finance Corporation,
New York, New York: grants consent to purchase
and hold, directly or indirectly, all the shares
of J. P. Morgan (Suisse) S.A., Geneva, Switzerland.

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To Form a Bank Holding Company Pursuant to Section
3(a)(1) of the Bank Holding Company Act of 1956

Approved

- New York Algemene Bank Nederland, N.V., and A.B.N.-Stichting,
both of Amsterdam, The Netherlands, for approval
to acquire 98 per cent or more of the voting shares
of LaSalle National Bank, Chicago, Illinois. 2/

- 1/ Application processed on behalf of the Board of Governors under delegated
authority.
- 2/ Application subject to Community Reinvestment Act. The Community
Reinvestment Officer of the applicable Reserve Bank may be contacted
as to the length of the comment period.

ACTIONS OF THE BOARD-Continued

Atlanta	Levy County Bancorporation, Chiefland, Florida, for approval to acquire 80 per cent or more of the voting shares of Levy County State Bank, Chiefland, Florida. <u>1/</u> & <u>2/</u>
Chicago	Ashland Bancshares, Inc., Chicago, Illinois, for approval to acquire 97.44 per cent of the voting shares of Ashland State Bank, Chicago, Illinois. <u>2/</u>
Minneapolis	B & E Holding Company, Inc., Arcadia, Wisconsin, for approval to acquire 80.0 per cent of the voting shares of State Bank of Arcadia, Arcadia, Wisconsin. <u>1/</u> & <u>2/</u>
Chicago	KOSS-WINN BANCSHARES, INC., Buffalo Center, Iowa, for approval to acquire 95 per cent or more of the voting shares of The Farmers Trust and Savings Bank, Buffalo Center, Iowa. <u>1/</u> & <u>2/</u>
Chicago	Schuyler Bancorp, Inc., Springfield, Illinois, for approval to acquire 85 per cent or more of the voting shares of Schuyler State Bank, Rushville, Illinois. <u>2/</u>
St. Louis	Santa Ana Bancorp., Inc., St. Ann, Missouri, for approval to acquire 100 per cent of the voting shares of Woods Mill-Forty Bank, St. Louis County, Missouri, a proposed new bank. <u>1/</u> & <u>2/</u>
Minneapolis	Blooming Prairie Bancshares, Inc., Blooming Prairie, Minnesota, for approval to acquire 89.2 per cent of the voting shares of First National Bank of Blooming Prairie, Blooming Prairie, Minnesota. <u>1/</u> & <u>2/</u>
Minneapolis	Southeast Bancorporation, Minneapolis, Minnesota, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of First American State Bank of Grand Meadow, Grand Meadow, Minnesota. <u>1/</u> & <u>2/</u>
Kansas City	American National Creighton Company, Creighton, Nebraska, for approval to acquire 95 per cent of the voting shares of The American National Bank of Creighton, Creighton, Nebraska. <u>2/</u>

1/ Application processed on behalf of the Board of Governors under delegated authority.

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

ACTIONS OF THE BOARD-Continued

Kansas City First Newman Grove Bancshares Corporation, Newman Grove, Nebraska, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of The First National Bank of Newman Grove, Newman Grove, Nebraska. 1/ & 2/

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To Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

Approved

Chicago Associated Banc-Corp, Green Bay, Wisconsin, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Kimberly State Bank, Kimberly, Wisconsin. 2/

San Francisco First Security Corporation, Salt Lake City, Utah, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of First Security State Bank of American Fork, American Fork, Utah, a proposed new bank. 2/

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To Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

Approved

New York European American Bancorp, New York, New York, for approval to establish a Luxembourg branch of its subsidiary, European American Banking Corporation, New York, New York. 2/

Withdrawn

Philadelphia First Pennsylvania Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as would be made by a commercial finance company

1/ Application processed on behalf of the Board of Governors under delegated authority.

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

ACTIONS OF THE BOARD-Continued

and servicing loans and other extensions of credit) at Suite 1-G North Tower, Union Bank Square, 500 South Main Street, Orange, California, through its wholly-owned subsidiary, Alliance Finance Company of California (7/10/79) 3/

Philadelphia First Pennsylvania Corporation, Philadelphia, Pennsylvania, notification of intent to engage de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as would be made by a commercial finance company and servicing loans and other extensions of credit) at 8585 North Stemmons Freeway, South Twin Tower, Suite 770, Dallas, Texas, through its wholly-owned subsidiary, Continental Finance Corp. (7/10/79) 3/

Delayed

Kansas City First State Bancorp, Inc., Tulsa, Oklahoma, notification of intent to engage in de novo activities (acting as insurance agent or broker at offices at which Bancorp or its subsidiaries are otherwise engaged in business (or in offices adjacent thereto) with respect to the following types of insurance: any insurance for Bancorp and its bank-related subsidiaries; credit life, accident and health or any insurance that is directly related to an extension of credit by the existing subsidiary bank or by Bancorp) through an Oklahoma Business Trust (of which 100 per cent of the beneficial interest will be owned by Bancorp) and Citizens Insurance Agency, Inc. (an Oklahoma Corporation to be created and which 100 per cent of the outstanding shares will be owned by the Oklahoma Business Trust) (7/12/79) 3/

Permitted

Philadelphia Philadelphia National Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (the selling of credit life insurance and credit accident and health insurance in connection with the previously approved activity of making personal installment loans secured by mortgage on the borrowers' real estate) at 7320 Old York Road, Melrose Park, Pennsylvania, through its direct subsidiary, Colonial Mortgage Consumer Discount Co., Melrose Park, Pennsylvania (7/10/79) 3/

3/ 4(c) (8) or 4(c) (12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

- New York Citicorp, New York, New York, notification of intent to engage in de novo activities (soliciting and making direct consumer loans from time to time by direct mail, newspaper and magazine and other media advertising throughout the State of California; and making credit life and accident and health insurance available to such borrowers; in regard to the sale of credit related insurance the subsidiary does not act as a general insurance agency) at 707 Wilshire Boulevard, Suite 5250, Los Angeles, California, through its subsidiary, Citicorp Person-to-Person Financial Services, Inc. (7/9/79) 3/
- New York Manufacturers Hanover Corporation, New York, New York, notification of intent to relocate de novo activities (arranging, making or acquiring for its own account or for the account of others, loans and other extensions of credit such as would be made by a consumer finance company; making or acquiring, for its own account or for the account of others, loans and other extensions of credit including purchasing installment sales finance contracts such as would be made by a sales finance company; servicing any such loans and other extensions of credit for any persons; acting as agent or broker for the sale of health insurance directly related to extensions of credit made by Ritter Finance Company, Inc. of North Carolina; acting as agent or broker for property damage and liability insurance insuring collateral securing loans and other extensions of credit made directly by Ritter Finance Company, Inc. of North Carolina; and reinsurance, through Ritter Life Insurance Company, of credit life and credit accident and health insurance which is directly related to extensions of credit made by Ritter Finance Company, Inc. of North Carolina) at 216 Ninth Street, North Wilkesboro, North Carolina and 1720 Horner Boulevard, Sanford, North Carolina, through its subsidiary, Ritter Finance Company, Inc. of North Carolina (7/12/79) 3/
- New York Schroders Incorporated, New York, New York, notification of intent to engage in de novo activities (offering portfolio investment advice to United States clients, primarily employee benefit funds who wish to invest in foreign securities) at 120 Cheapside, London, EC2V 6DS, England, to establish a de novo office of The Schroder Naess & Thomas division (7/9/79) 3/

3/ 4(c) (8) or 4(c) (12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (to commence consumer finance activities including the related credit insurance agent activities) at Suite B, 2227 Ninth Avenue S.W., Olympia, Washington, through a subsidiary, Freedom Financial Services Corporation (7/10/79) 3/

CORRECTION:

Cleveland Pittsburgh National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (to engage in mortgage banking activities including the making or acquiring and servicing, for its own account or the account of others, loans and other extensions of credit) in the Metropolitan area of Savannah, Georgia, through its subsidiary, The Kissell Company. This was reported as permitted on 6/14/79 on H.2 No. 24 by mistake (7/14/79) 3/

Chicago Harris Bankcorp, Inc., Chicago, Illinois, notification of intent to engage in de novo activities (to engage in trust activities) at 6710 East Camelback Road, Scottsdale, Arizona, through its wholly-owned subsidiary, Harris Trust Company of Arizona (7/13/79) 3/

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Certifications Issued Pursuant to the Bank Holding Company Tax Act of 1976

Richmond Kyanite Mining Corporation, Dillwyn, Virginia, prior certification pursuant to section 1101(e) of the Internal Revenue Code as amended by section 2(a) of the Bank Holding Company Tax Act of 1976, that it has (before the expiration of the period prohibited property is permitted under the Bank Holding Company Act to be held by a bank holding company) ceased to be a bank holding company. Legal Division Docket No. TCR 76-158 */

3/ 4(c) (8) or 4(c) (12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

*/ Processed on behalf of the Board of Governors, acting through its General Counsel, pursuant to delegated authority.

APPLICATIONS RECEIVEDTo Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve Act

New York Chemical Bank, New York, New York. Branch to be established within which the compound of Good Samaritan Hospital, Suffern, Rockland County. 2/

New York Chemical Bank, New York, New York. Branch to be established at 217-01 Linden Boulevard, Cambria Heights, Borough of Queens. 2/

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To withdraw from Membership in the Federal Reserve System without a Six-Month Notice as Prescribed by Section 9 of the Federal Reserve Act

St. Louis Bank of Bluffs, Bluffs, Illinois.

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To Merge Pursuant to Section 18(c) of the Federal Deposit Insurance Act

Richmond Central Fidelity Bank, Bailey's Crossroads, Virginia, to merge with Central Fidelity Bank, N.A., Herndon, Virginia. 2/

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To Establish an Overseas Branch of a Member Bank Pursuant to Section 25 of the Federal Reserve Act

Boston The First National Bank of Boston, Boston, Massachusetts, requests consent to open an initial branch in Taipei, Taiwan.

San Francisco Wells Fargo Bank, N.A., San Francisco, California: permission to establish a branch in Buenos Aires, Argentina.

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED-Continued

To Form a Bank Holding Company Pursuant to Section
3(a) (1) of the Bank Holding Company Act of 1956

Atlanta	Blakely Investment Company, Griffin, Georgia, for approval to acquire 34.23 per cent of the voting shares of Commercial Bankshares, Inc., Griffin, Georgia. <u>2/</u>
Chicago	Indecorp, Inc., Chicago, Illinois, for approval to acquire 100 per cent of the voting shares of Independence Bank of Chicago, Chicago, Illinois, following Independence Bank's merger with Gateway National Bank of Chicago and Guaranty Bank & Trust Company, both of Chicago, Illinois. <u>2/</u>
St. Louis	Pierce City Bancshares, Inc., Pierce City, Missouri, for approval to acquire 80 per cent or more of the voting shares of The First National Bank of Pierce City, Pierce City, Missouri. <u>2/</u>
Minneapolis	Dakota Western Bankshares, Inc., Bowman, North Dakota, for approval to acquire 81.25 per cent or more of the voting shares of Dakota Western Bank, Bowman, North Dakota. <u>2/</u>
Minneapolis	Maddock Bank Holding Company, Maddock, North Dakota, for approval to acquire 81.3 per cent of the voting shares of Farmers State Bank, Maddock, North Dakota. <u>2/</u>
Minneapolis	Security Bancshares Co., Glencoe, Minnesota, for approval to acquire 83.5 per cent of the voting shares of Security State Bank of Glencoe, Glencoe, Minnesota and 94.7 per cent of the voting shares of The First State Bank of Brownton, Brownton, Minnesota. <u>2/</u>
Kansas City	Thayer Agency, Inc., Hebron, Nebraska, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Thayer County Bank, Hebron, Nebraska. <u>2/</u>
Kansas City	WRB Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of The Will Rogers Bank and Trust Company, Oklahoma City, Oklahoma. <u>2/</u>

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED-Continued

- Dallas Bancorp of Austin, Inc., Austin, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Bank of Austin, Austin, Texas. 2/
- Dallas Valley Mills Financial Corporation, Valley Mills, Texas, for approval to acquire 80-100 per cent (less directors' qualifying shares) of the voting shares of First National Bank in Valley Mills, Valley Mills, Texas. 2/

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To Expand a Bank Holding Company Pursuant to Section 3(a) (3) of the Bank Holding Company Act of 1956

- Cleveland First Banc Group of Ohio, Inc., Columbus, Ohio, for approval to acquire 100 per cent (except directors' qualifying shares) of the voting shares of the successor by merger to Hardin National Bank, Kenton, Ohio. 2/

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To Expand a Bank Holding Company Pursuant to Section 3(a) (5) of the Bank Holding Company Act of 1956

- Atlanta Southeast Banking Coporation and a subsidiary, Southeast Merger Company, both of Miami, Florida, for approval to merge with First Bancshares of Florida, Inc., Boca Raton, Florida and indirectly acquire 80 per cent or more of the voting shares of Vero Beach National Bank, Vero Beach; First National Bank of Fort Pierce, Fort Pierce; Jensen Beach Bank, Jensen Beach; First National Bank of Palm Beach Gardens, Palm Beach Gardens (P.O. West Palm Beach); First National Bank and Trust Company of Riviera Beach, Riviera Beach; and Citizens Bank of Palm Beach County, West Palm Beach, all in Florida. 2/

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED-Continued

To Expand a Bank Holding Company Pursuant to Section 4(c) (8) of the Bank Holding Company Act of 1956

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| Boston | First National Boston Corporation, Boston, Massachusetts, notification of intent to engage in <u>de novo</u> activities (factoring, commercial financing, and personal property leasing) at 111 S.W. Columbia Street, Portland, Oregon, through an existing indirect subsidiary, FNB Financial Company, a wholly-owned subsidiary of FSC Corp., Boston, Massachusetts (7/13/79) <u>3/</u> |
| Boston | First National Boston Corporation, Boston, Massachusetts, notification of intent to engage in <u>de novo</u> activities providing corporate, pension, and personal trust related services to corporations, partnerships, and individuals) at 111 W. Monroe Street, Phoenix, Arizona and 177 N. Church Street, Tucson, Arizona, through a new subsidiary known as Old Colony Trust Company of Arizona (7/13/79) <u>3/</u> |
| New York | Citicorp, New York, New York, request permission to expand the geographic service area to two existing offices, Nationwide Financial Corporation of Missouri in Kansas City, Missouri and Citicorp Person-to-Person Financial Center, Inc. in Overland Park, Kansas (7/11/79) <u>3/</u> |
| New York | United Jersey Banks, Princeton, New Jersey, notification of intent to engage in <u>de novo</u> activities (mortgage banking, including the making, acquiring, origination, and servicing (including escrow services) for its own account or the account of others, loans and other extensions of credit, and the sale of loans and loan participations; acting as insurance agent or broker in offices at which United Jersey Banks of its subsidiaries are otherwise engaged in business (or in an office adjacent thereto) with respect to credit life insurance, credit accident and health insurance, mortgage cancellation or redemption insurance, or mortgage accident and health insurance, that is directly related to an extension of credit or the provision of other financial services by United Jersey Banks or its subsidiaries) at 25 East Salem Street, Hackensack, New Jersey; 90 Nassau Street, Princeton, New Jersey; 14 Washington Road, Princeton Junction, New Jersey and 350 Fifth Avenue, New York, New York, through four offices of a <u>de novo</u> subsidiary, United Jersey Mortgage Company, in New Jersey (3 offices) and New York (1 office) (7/11/79) <u>3/</u> |

3/ 4(c) (8) or 4(c) (12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

- Philadelphia First Pennsylvania Corporation, Ardmore, Pennsylvania, notification of intent to engage in de novo activities (performing accounts receivable, accounts payable and billing services, and other similar services involving the storing and processing of financial data; and servicing of loans and other extensions of credit) at 1118 Market Street, Philadelphia, Pennsylvania, through its direct subsidiary, Fund/Plan Services, Inc., Philadelphia, Pennsylvania (7/9/79). 3/
- Chicago Walter E. Heller International Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (to engage in commercial finance activities) at 2222 Park Avenue, Minneapolis, Minnesota, through its subsidiary, Walter E. Heller & Company (7/9/79) 3/
- Minneapolis Dakota Western Bankshares, Inc., Bowman, North Dakota, to engage in de novo in the activity of an agricultural credit company through an 100 per cent owned subsidiary, Dakota Western Agricultural Credit Company, Inc., Bowman, North Dakota.
- Kansas City Liberty National Corporation, Oklahoma City, Oklahoma, notification of intent to engage in de novo activities (acting as insurance agent with respect to credit life and credit accident and health insurance, including mortgage life and disability insurance directly related to extensions of credit by Liberty National Corporation's subsidiaries, The Liberty National Bank and Trust Company of Oklahoma City, Liberty Financial Corporation and Liberty Mortgage Company) such activities will be conducted from the following locations of the offices of INB, LEC and LMC with the geographic area to be served in each case indicated appropriately: INB: Oklahoma City; LFC: Oklahoma City; LMC: Oklahoma City; Lawton; Tulsa; Broken Arrow; Edmond; and Sand Springs, all located in Oklahoma (7/10/79) 3/
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (to engage in mortgage loan closing documentation activities) at 1780 Century Circle, Atlanta, Georgia, through a subsidiary, Document Preparation Inc. (7/12/79) 3/

3/ 4(c)(8) or 4(c)(12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

San
Francisco

U.S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (lending, loan servicing and personal property leasing activities) at 2001 Bryan Tower, Dallas, Texas, through a subsidiary, U.S. Bancorp Financial, Inc. (7/9/79)
3/

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REPORTS RECEIVED

Registration Statement filed Pursuant to Section 12(g) of the Securities Exchange Act

Richmond

Bank of Amelia, Amelia, Virginia.

Richmond

Bank of Amelia, Amelia, Virginia (Amendment #1).

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Current Report filed Pursuant to Section 13 of the Securities Exchange Act

Seattle Trust & Savings Bank, Seattle, Washington.

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PETITIONS FOR RULEMAKING

None.

3/ 4(c)(8) or 4(c)(12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.