

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1981 No. 46)

Actions of the Board; Applications and Reports

Received During the Week Ending November 14, 1981

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Atlanta	ANB Bankshares, Inc., Brunswick, Georgia, extension of time to February 10, 1982, within which to become a bank holding company through acquisition of American National Bank of Brunswick, Brunswick, Georgia. <u>1/</u>
St. Louis	Citizens Bancshares Corporation, Bedford, Indiana, extension of time to March 24, 1982, within which to become a bank holding company through acquisition of the Citizens National Bank of Bedford, Bedford, Indiana. <u>1/</u>
Kansas City	Commercial Bancorporation of Colorado, Denver, Colorado, extension of time to March 21, 1982, within which to consummate the acquisition of Century Bank Southeast, N.A., Englewood, Colorado and Century Bank North, Denver, Colorado. <u>1/</u>
Dallas	Commercial National Corporation, Shreveport, Louisiana, extension of time to February 12, 1982, within which to consummate the acquisition of Commercial National Bank in Shreveport, Shreveport, Louisiana. <u>1/</u>
Dallas	First Fairfield Bankshares, Inc., Fairfield, Texas, extension of time to February 5, 1982, within which to consummate the acquisition of First National Bank, Fairfield, Texas. <u>1/</u>
Chicago	First Shiloh Bancshares, Inc., Zion, Illinois, extension of time to February 11, 1982, within which to become a bank holding company through acquisition of the successor by merger to Zion State Bank and Trust Company, Zion, Illinois. <u>1/</u>
Kansas City	Platteville Capital Corp., Platteville, Colorado, extension of time to January 24, 1982, within which to consummate the acquisition of Platteville State Bank, Platteville, Georgia. <u>1/</u>

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

ACTIONS OF THE BOARD-Continued

- Dallas United Bankers, Inc., Waco, Texas, extension of time to December 18, 1981, within which to consummate the acquisition of Westview National Bank, Waco, Texas. 1/
- Richmond Bank of Christiansburg, Christiansburg, Virginia, an investment in bank premises. 1/
- San Francisco First Interstate Bank of California, Los Angeles, California, extension of time to November 18, 1982, within which to establish a branch office in the vicinity of the intersection of Highway 111 and Country Club Drive, City of Rancho Mirage, California. 1/
- Chicago State Bank of Freeport, Freeport, Illinois, an investment in bank premises. 1/
- Chicago Warren Bank, Warren, Michigan, an investment in bank premises. 1/
- New York Citibank Overseas Investment Corporation, New York, New York, extension of time to December 20, 1982, within which to make an additional investment in Investor's Finance Corporation, Makati, Philippines. 1/
- Kansas City Citizens Investment Company, Thornton, Colorado, extension of the time period to December 15, 1981, on the notice of change in control. 1/
- Kansas City United Bank of Norman, Norman, Oklahoma, permission to exercise full trust powers. 1/
- San Francisco Valley Community Bank (in organization), McMinnville, Oregon, reduction in capitalization from \$2 million to \$1.5 million before completing the requirements for admission to the Federal Reserve System. 1/
- Dallas Central Bank of Houston, Houston, Texas, proposed merger with New Central Bank of Houston, Houston, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois, proposed merger with Bushnell State Bank, Bushnell, Illinois, under the charter of the latter and title of the former; 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

- San Francisco Proposed merger of the Anchorage Financial Center Branch, Anchorage, Alaska, of First Bank, Ketchikan, Alaska with the Peoples Bank and Trust Company, Anchorage, Alaska, under the title and charter of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis First Midwest Bank and Trust, Georgetown, Indiana, proposed merger with Union Bank and Trust of New Albany, New Albany, Indiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Liberty State Bank of DeKalb County, Liberty, Tennessee, proposed merger with First National Bank of Lebanon, Lebanon, Tennessee; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta National Bank of Fitzgerald, Fitzgerald, Georgia, proposed merger with Interim National Bank of Fitzgerald, Fitzgerald, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Security National Bank, Washington, D.C., proposed merger with Washington Bank, National Association, Washington, D.C.; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta South LaFourche Bank & Trust Company, LaRose, Louisiana, proposed merger with South LaFourche Bank, LaRose, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago State Savings Bank of Scottville, Michigan, proposed consolidation with West Shore State Bank, Scottville, Michigan; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Sun Bank/Okeechobee, Okeechobee, Florida, proposed merger with Commercial Bank of Okeechobee, Okeechobee, Florida; 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 Dometic Branch Pursuant to Section 9 of the Federal Reserve Act

- Approved
- Philadelphia Girad Bank, Bala Cynwyd, Pennsylvania. To establish an off-site electronic facility to be located at Widener University, Fourteenth & Chestnut Streets, Chester, Pennsylvania. 1/
- Atlanta First Citizens Bank of Florida, Tampa, Florida. To establish a branch at 3802 South Westshore Boulevard, Tampa, Florida. 1/
- Chicago Citizens Bank of Sheboygan, Sheboygan, Wisconsin. To establish an offsite electronic facility at Park & Shop Supermarket, 1339 Mayflower Avenue, Sheboygan, Wisconsin. 1/
- San Francisco First Interstate Bank of California, Los Angeles, California. To establish a branch office in the vicinity of the intersection of Highways 50 and 89, City of South Lake Tahoe, El Dorado County, California. 1/

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Issued Intent Not to Disapprove Change of Control Pursuant to Change in Bank Control Act of 1978

- Not Disapproved
- New York First Empire State Corporation, Buffalo, New York.

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Applications and Notifications for International Investments and Other Actions Pursuant to Sections 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
- Chicago Continental International Finance Corporation: extend the period of corporate existence. 1/

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

ACTIONS OF THE BOARD-Continued

Sixty Day Notification Period Allowed to Expire

New York Chase Manhattan Overseas Banking Corporation, Newark, Delaware: no objection to make an additional investment in Chase Bank-Cameroon S.A., Douala, United Republic of Cameroon.

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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

Atlanta Peoples Holding Company, Inc., Collinsville, Alabama, for approval to acquire at least 80 percent of the voting shares of The Peoples Bank, Collinsville, Alabama. 1/

Atlanta United Bank Corporation, Barnesville, Georgia, for approval to acquire 100 percent of the voting shares of Lamar State Bank, Barnesville, Georgia, Bank of Zebulon, Zebulon, Georgia and Crawford County Bank, Roberta, Georgia. 1/

Chicago Cleghorn Financial, Inc., Cleghorn, Iowa, for approval to acquire 100 percent of the voting shares of Cleghorn State Bank, Cleghorn, Iowa. 1/

Chicago PRAIRIELAND BANCORP., INC., Bushnell, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois. 1/

Chicago Steuben Financial Corp., Auburn, Indiana, for approval to acquire at least 98.26 percent of the voting shares of The Hamilton Bank, Hamilton, Indiana. 1/

St. Louis First Fordyce Bancshares, Inc., Fordyce, Arkansas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Fordyce, Fordyce, Arkansas. 1/

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

ACTIONS OF THE BOARD-Continued

- St. Louis Guaranty Capital Corporation, Belzoni, Mississippi, for approval to acquire least 80 percent of the voting shares of Guaranty Bank and Trust Company, Belzoni, Mississippi. 1/
- Kansas City Bosworth Bancshares, Inc., Bosworth, Missouri, for approval to acquire at least 80 percent of the voting shares of Bosworth State Bank, Bosworth, Missouri. 1/
- Kansas City Ellico Bancshares, Inc., Lorraine, Kansas, for approval to acquire at least 81 percent of the voting shares of The Lorraine State Bank, Lorraine, Kansas. 1/
- Kansas City First Luther Bancorporation, Inc., Luther, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Luther, Luther, Oklahoma. 1/
- Kansas City First Porter Bancshares, Inc., Porter, Oklahoma, for approval to acquire 90 percent of the voting shares of The First National Bank of Porter, Porter, Oklahoma. 1/
- Kansas City Lincoln State Company, Inc., Lincoln, Nebraska, for approval to acquire 100 percent of the voting shares of Lincoln State Bank, Lincoln, Nebraska. 1/
- Kansas City The Protection Bank Holding Company, Inc., Protection, Kansas, for approval to acquire at least 80 percent of the voting shares of The Bank of Protection, Protection, Kansas. 1/
- Kansas City United Kansas Bank Group, Inc., Merriam, Kansas, for approval to acquire at least 80 percent of the voting shares of United Kansas Bank & Trust, Merriam, Kansas. 1/
- Dallas Myers Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares (less director's qualifying shares) of Continental State Bank, Boyd, Texas. 1/
- San Francisco The Bank of San Francisco Holding Company, San Francisco, California, for approval to acquire 100 percent of the voting shares of The Bank of San Francisco, San Francisco, California. 1/

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

ACTIONS OF THE BOARD-Continued

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

Approved

- Chicago** Chemical Financial Corporation, Midland, Michigan, for approval to acquire 100 percent of the voting shares of the successor by consolidation to Montcalm Central Bank, Stanton, Michigan. 1/
- Chicago** Independence Bank Group, Inc., Waukesha, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Metropolitan National Bank, Mononoo, Wisconsin. 1/
- St. Louis** Landmark Bancshares Corporation, St. Louis, Missouri, for approval to acquire at least 90 percent of the voting shares of Battlefield National Bank, Springfield, Missouri. 1/
- St. Louis** Landmark Bancshares Corporation, St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of Oakville Bank and Trust Company, Oakville, Missouri, a proposed new bank. 1/
- Kansas City** Greater Metro Bank Holding Company, Aurora, Colorado, for approval to acquire at least 92.3 percent of the voting shares of Aurora National Bank - South, Aurora, Colorado, a proposed new bank. 1/
- Dallas** First United Bancorporation, Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of The Terrell State Bank, Terrell, Texas. 1/
- Dallas** Texas American Bancshares, Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of Pioneer National Bank, Richardson, Texas. 1/

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

ACTIONS OF THE BOARD-Continued

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

Approved

Atlanta CB&T Bancshares, Inc., Columbus, Georgia, for approval to acquire 51 percent or more of the voting shares of First State Bancshares, Inc., Valdosta, Georgia and indirectly First State Bank and Trust Company of Valdosta, Valdosta, Georgia. 1/

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

Withdrawn

Kansas City Farmers Enterprises, Inc., Albert, Kansas, notification of intent to engage in de novo activities (the sale of U.S. Savings Bonds) in Great Bend, Kansas, the geographic area to be served by this office includes the towns of Great Bend, Albert, Olmitz and Pawnee Rock, all in Western Barton County, Kansas (11/9/81) 3/

Approved

Cleveland First National Cincinnati Corporation, Cincinnati, Ohio, for approval to engage de novo in the issuance and sale of travelers checks.

Chicago Security Bancorp, Inc., Southgate, Michigan, for approval to retain the voting shares of Central Computer Corporation, Gaylord, Michigan, a company acquired by Applicant's nonbank subsidiary, SecureData, Troy, Michigan.

St. Louis Mercantile Bancorporation, Inc., St. Louis, Missouri, for approval to engage de novo in the issuance and sale of travelers checks

Kanas City Coronado, Inc., Sterling, Kansas, for approval of its non-banking subsidiary, The Farmers State Agency, Inc., to retain the assets of First Agency, Inc., Sterling, Kansas. 1/

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

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

ACTIONS OF THE BOARD-Continued

- Kansas City Ellico Bancshares, Inc., Lorraine, Kansas, for approval to engage in general insurance activities through Lorraine Insurance Company, Lorraine, Kansas. 1/
- Permitted
- Boston Industrial National Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities ((i) origination and sale of residential mortgages; (ii) servicing of residential mortgage loans; (iii) insurance agency for the sale of credit life and credit accident and health insurance directly related to an extension of credit) at Suite A, 4123 Mexico Road, St. Charles, Missouri, the service area for the new office will be the following Missouri counties: Lincoln, St. Charles and Warren, through its subsidiary, Mortgage Associates, Inc. (11/11/81) 3/
- New York Barclays Bank Limited and Barclays Bank International Limited, both of London, England, request permission to establish de novo offices engaging in the following activities ((i) wholesale financing consisting of financing dealers' inventories of automobiles, mobile homes, recreational vehicles, appliances, home products and other chattel; (ii) the making of business loans secured by a first or second mortgage on real estate or, in appropriate circumstances, by personal property, primarily to small business (including corporations, partnerships and sole proprietorships) or individuals borrowing in connection with the start-up of a new business or other business-related purposes; (iii) making direct consumer loans, including loans secured by real estate, and purchasing of sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company and (iv) acting as agent for the sale of related credit life, credit accident and health and credit property insurance; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by Barclays American Corporation's insurance underwriting subsidiaries) at Carmel Center, 6300 Carmel Road, Charlotte, North Carolina, serving customers located throughout the United States, through their subsidiaries, Barclays American Corporation, Barclays American/Credit, Inc., Barclays American/Credit, Inc. of North Carolina, Barclays American/Mortgage, Inc. and Barclays American/Financial, Inc. (11/7/81) 3/

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

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

ACTIONS OF THE BOARD-Continued

- New York Barclays Bank Limited and Barclays Bank International Limited, both in London, England, request permission to establish a de novo office engaging in the following activities (making commercial loans) at Two Neshaminy Interplex, Trevoise, Pennsylvania, through their subsidiary, BarclaysAmerican/Business Credit, Inc. (11/11/81) 3/
- New York The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account and for the account of others, secured loans and other extensions of credit including, but not limited to, consumer and business lines of credit, installment loans for personal, household and business purposes; servicing loans and other extensions of credit; selling travelers checks at retail; acting as insurance agent or broker for credit life insurance and credit accident and health insurance directly related to such lending and servicing activities) at 3 Palo Alto Square, Group Floor, Suite 206, Palo Alto, California, serving primarily the Palo Alto area and to a more limited extent, the State of California, through its subsidiary, Chase Manhattan Financial Services, Inc. (11/11/81) 3/
- New York J.P. Morgan & Co. Incorporated, New York, New York, requests permission to engage through a de novo subsidiary in the following activities (activities that may be performed or carried on by a trust company, including activities of a fiduciary, investment advisory, agency or custodian nature) at 350 Royal Palm Way, Palm Beach, Florida, serving Palm Beach County, through its subsidiary, Morgan Trust Company of Florida, N.A. (11/8/81) 3/
- New York U.S. Trust Corporation, New York, New York, requests permission to engage through a de novo subsidiary in the following activities (in operating a non-deposit trust company as authorized by Florida law, including the performance of fiduciary services as executor, trustee, guardian and conservator and the furnishing of investment advisory, custody and agency services to customers in Palm Beach, Florida and the surrounding area) at 125 Worth Avenue, Palm Beach, Florida, through its subsidiary, U.S. Trust Company of Florida (11/8/81) 3/

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

ACTIONS OF THE BOARD-Continued

- Cleveland** F.N.B. Corporation, Sharon, Pennsylvania, notification of intent to engage in de novo activities (consumer finance activities, including the extension of direct loans to consumers, the discount of retail installment notes or contracts and acting as agent for the sale of life, accident and health, and physical damage insurance directly related to its extensions of credit) at 103 Brady Street, DuBois (Clearfield County), Pennsylvania serving the county in which the office is located, and those portions of contiguous counties within a 20 mile radius of the office, through its subsidiary, F.N.B. Consumer Discount Company (11/12/81) 3/
- St. Louis** Tradewater Bancshares, Inc., Providence, Kentucky, notification of intent to engage in de novo activities (acting as an agent or broker with respect to the sale of credit life insurance, credit accident and health insurance and insurance of the interest of a real property mortgagee in mortgaged property (other than title insurance), all of which will directly relate to an extension of credit by Applicant and any affiliate of it, including its banking subsidiary, Providence State Bank) on Main Street, Providence, Kentucky, serving Webster and Hopkins counties in Kentucky, through a subsidiary, Union National Insurance Agency, Inc. (11/9/81) 3/
- Kansas City** Liberty National Corporation, Oklahoma City, Oklahoma, notification of intent to engage in de novo activities (making and acquiring of direct commercial and real estate loans for its own account) at 100 Broadway, Oklahoma City, serving the States of Oklahoma, Texas, Arkansas, Missouri, Kansas, Colorado, New Mexico, California, New Jersey and New York (11/12/81) 3/
- San Francisco** BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company, servicing loans and other extensions of credit and offering credit related life insurance in the States of Rhode Island, Connecticut and Massachusetts; credit related accident and health insurance will be offered only in Rhode Island; this type of insurance will not be

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

ACTIONS OF THE BOARD-Continued

offered in either the State of Connecticut or the State of Massachusetts; credit related property insurance will not be offered by FinanceAmerica Corporation of Rhode Island in the States of Rhode Island, Connecticut and Massachusetts; such activities will include, but not be limited to, making consumer installment loans; purchasing installment sales finance contracts; making loans and other extensions of credit secured by real and personal property; and offering credit related life and credit related accident and health insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation of Rhode Island) at 1185 North Main Street, Providence, Rhode Island, serving the entire States of Rhode Island, Connecticut and Massachusetts, through its indirect subsidiary, FinanceAmerica Corporation of Rhode Island (a Rhode Island Corporation) (11/14/81)

3/

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

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

- New York The Bank of New York, New York, New York. To establish an offsite electronic facility at Bell's Shopping Center, 4050 North Buffalo Road (Unincorporated area), Town of Orchard Park, Erie County, New York. 2/
- New York Fidelity Union Bank, Newark, New Jersey and Maplewood Bank and Trust Company, Maplewood, New Jersey. To establish electronic facilities at various banking offices of one another and at offices of bank affiliates of both, located at 49 locations in New Jersey. 2/
- Atlanta First State Bank of Pensacola, Pensacola, Florida. To establish a branch located at 4441 Bayou Boulevard, Pensacola, Florida. 2/
- Atlanta South County Bank, Venice, Florida. To establish a branch located on the southeast corner of the intersection of Shamrock Boulevard and Bal Harbor Drive, Venice, Florida. 2/
- San Francisco County Bank of Santa Cruz, Santa Cruz, California. Branch office to be located at 105 Emer Lane, City of Scotta Valley, Santa Cruz County, California. 2/
- San Francisco First Interstate Bank of California, Los Angeles, California. Branch office in the vicinity of the intersection of Highway 50 and Missouri Flat Road, Unincorporated western portion of the City of Placerville, El Dorado County, California. 2/
- San Francisco Tracy-Collins Bank and Trust Company, Salt Lake City, Utah. Branch office to be located at 4090 West 3500 South, West Valley City, Salt Lake County, Utah. 2/
- San Francisco Union Bank, Los Angeles, California. Branch office to be located in the vicinity of the intersection of Clairmont Mesa Boulevard and Convoy St., City and County of San Diego, California. 2/

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

APPLICATIONS RECEIVED-Continued

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

Boston The Connecticut Bank and Trust Company, Hartford,
Connecticut, to merge with The Southington Bank
and Trust Company. 2/

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Applications and Notifications for International Invest-
ments and Aother Actions Pursuant to Sections 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

Boston Multibank International, Quincy, Massachusetts: requests
consent to make its first portfolio investment in Bolivar
International Bank.

Richmond Maryland National Overseas Investment Corporation, Baltimore,
Maryland and Indiana National Overseas Investment Corpora-
tion, Indianapolis, Indiana: requesting a determination
that their respective holdings of London Interstate Bank,
Limited, London, England, constitute joint venture invest-
ments rather than a subsidiary relationship when considered
collectively.

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

Boston BayBank Boston, N.A., Boston, Massachusetts: requests
consent to establisn a foreign branch in the Cayman
Islands.

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

APPLICATIONS RECEIVED-ContinuedTo Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

- Atlanta Community Bancshares, Inc., Independence, Louisiana, for approval to acquire 100 percent of the voting shares of Community State Bank, Independence, Louisiana. 2/
- Atlanta F & M Holding Company, Inc., Foley, Alabama, for approval to acquire at least 80 percent of the voting shares of Farmers and Merchants Bank, Foley, Alabama. 2/
- Atlanta NBF Corporation, Fitzgerald, Georgia, for approval to acquire 100 percent of the voting shares of National Bank of Fitzgerald, Fitzgerald, Georgia. 2/
- Atlanta Northwest Georgia Financial Corporation, Dallas, Georgia, for approval to acquire 100 percent of the voting shares of The Citizens Bank, Dallas, Georgia. 2/
- Atlanta State Capital Corporation, Brookhaven, Mississippi, for approval to acquire at least 80 percent of the voting shares of State Bank and Trust Company, Brookhaven, Mississippi. 2/
- Atlanta Suncoast Bancorp, Inc., Vero Beach, Florida, for approval to acquire 100 percent of the voting shares of Commercial Bank of Vero Beach, Vero Beach, Florida. 2/
- Atlanta Tri-States Bankshares, Inc., Trenton, Georgia, for approval to acquire at least 80 percent of the voting shares of Bank of Dade, Trenton, Georgia. 2/
- Chicago COUNTY BANKSHARES, INC., Blue Island, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Heritage/County Bank and Trust Company, Blue Island, Illinois. 2/
- St. Louis First American National Bancshares, Inc., North Little Rock, Arkansas, for approval to acquire at least 86.54 percent of the voting shares of First American National Bank, North Little Rock, Arkansas. 2/
- St. Louis Stone City Bancshares, Inc. Bedford, Indiana, for approval to acquire at least 80.7 percent of the voting shares of Stone City Bank of Bedford Indiana, Bedford, Indiana. 2/

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

APPLICATIONS RECEIVED-Continued

- Minneapolis First National of Elbow Lake Bancshares, Inc., Elbow Lake, Minnesota, for approval to acquire at least 88.4 percent of the voting shares of The First National Bank of Elbow Lake, Elbow Lake, Minnesota. 2/
- Minneapolis Security Financial Services, Inc., Madison, South Dakota, for approval to acquire at least 82.82 percent of the voting shares of Security State Bank, Madison, South Dakota. 2/
- Kansas City Cherry Creek Bankshares, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Cherry Creek National Bank, Denver, Colorado. 2/
- Kansas City C. J. Bancshares, Inc., Carl Junction, Missouri, for approval to acquire at least 90.16 percent of the voting shares of Citizens Bank of Carl Junction, Carl Junction, Missouri. 2/
- Kansas City Winter Park National Company, Winter Park, Colorado, for approval to acquire at least 85 percent of the voting shares of Bank of Winter Park, Winter Park, Colorado. 2/
- Dallas Central Corporation, Monroe, Louisiana, for approval to acquire 100 percent of the voting shares of Central Bank, Monroe, Louisiana. 2/
- Dallas De Leon Bancshares, Inc., De Leon, Texas, for approval to acquire at least 80 percent of the voting shares of Farmers & Merchants Bank, De Leon, Texas. 2/
- Dallas Rockwall Bancshares, Inc., Rockwall, Texas, for approval to acquire at least 80 percent of the voting shares of The First State Bank, Rockwall, 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

- Boston Hartford National Corporation, Hartford, Connecticut, for approval to acquire 100 percent of the voting shares of The Mattatuck Bank and Trust Company, Waterbury, Connecticut. 2/

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

APPLICATIONS RECEIVED-Continued

- Richmond F & M National Corporation, Winchester, Virginia, for approval to acquire 100 percent of the voting shares of Big Apple Bank, Richmond, Virginia, a proposed new bank the successor by merger to The Suburban Bank, Henrico County (P.O. Richmond), Virginia. 2/
- Atlanta Exchange Bancorporation, Inc., Tampa, Florida, for approval to acquire 100 percent of the voting shares of First National Bank of Englewood, Englewood, Florida. 2/
- Chicago Madison Financial Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First National Bank of Wheeling, Wheeling, Illinois. 2/
- Chicago Madison Financial Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Madison National Bank of Niles, Niles (P.O. Des Plaines), Illinois. 2/
- Dallas Mercantile Texas Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Greenway Bank & Trust of Houston, Houston, Texas. 2/
- Dallas Schreiner Bancshares, Inc., Kerrville, Texas, for approval to acquire 100 percent of the voting shares of Ingram State Bank, Ingram, Texas and First National Bank, Boerne, Texas. 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

- Boston First National Boston Corporation, Boston, Massachusetts, notification of intent to engage in de novo activities (in activities that may be carried on by a trust company including activities of an agency, custodial, fiduciary or investment advisory nature) at 4000 South Tamiami Trail,

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

APPLICATIONS RECEIVED-Continued

Sarasota, Florida, serving the western half of the State of Florida, through its subsidiary, Old Colony Trust Company of Southwest Florida, N.A. (11/13/81)

- Boston** Industrial National Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (consumer finance activities and insurance agency activities involving the sale of credit life and credit accident and health insurance directly related to an extension of credit) at Suite 1-A, 3401 16th Street, Moline, Illinois, serving communities in the northwest quadrant of Illinois and the following Iowa counties: Cedar, Clinton, Louisa, Muscatine and Scott, through its subsidiary, Mortgage Associates, Inc. (11/13/81)
- Boston** Industrial National Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (consumer finance activities and insurance agency activities involving the sale of credit life and credit accident and health insurance directly related to an extension of credit) at 8120 Penn Avenue South, Bloomington, Minnesota, serving the State of Minnesota and communities in the northwest quadrant of Wisconsin (11/13/81)
- New York** The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit secured by real estate including, but not limited to, first and second mortgage loans secured by mortgages on one-to-four family residential properties; servicing loans and other extensions of credit for any person; selling mortgage loans in the secondary market; and offering mortgage term life insurance, accident and health insurance and disability insurance directly related to such lending and servicing activities) located in the area of Green Tree Executive Campus, Marlton, New Jersey, through its subsidiary, Chase Home Mortgage Corporation (11/13/81)
- New York** The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit secured by real estate including, but not limited to, first and second mortgage loans secured by mortgages on one-to-four family residential properties; servicing loans and other extensions of credit for any person; selling mortgage loans in the secondary market;

APPLICATIONS RECEIVED-Continued

and offering mortgage term life insurance, accident and health insurance and disability insurance directly related to such lending and servicing activities) located in the area of the intersection of Route 6 and Interstate 495 in Annandale, Virginia, through its subsidiary, Chase Home Mortgage Corporation (11/13/81)

Richmond Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engaging in the business of a mortgage banker, mortgage broker and mortgage servicing firm including, but not limited to, second mortgage financing; originating, buying, selling and otherwise dealing in mortgage loans as principal or agent; servicing mortgage loans for affiliated or nonaffiliated entities; acting as adviser in mortgage loan and second mortgage loan transactions; 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 credit card company; engaging generally in the business of leasing personal property including, but not limited to, the leasing of various types of equipment and data processing equipment; originating, buying, selling or otherwise dealing in consumer finance paper, sales finance paper, credit card receivables and personal property leases as principal or agent; servicing consumer finance, sales finance and credit card receivables and personal property leases for affiliated or nonaffiliated entities; and engaging in the sales as agent of credit life, credit disability, credit accident and health, loan redemption and loan cancellation insurance in connection with extensions of credit by bank and nonbank subsidiaries of the holding company; loan redemption and loan cancellation insurance will be limited to decreasing term policies and will not include level term policies) at 1469 Beers School Road, Coraopolis, Pennsylvania, through its subsidiary, Homeowners Loan Corporation (11/9/81)

Richmond Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (underwriting as reinsurer, credit life and credit accident and health insurance sold in connection with extensions of credit by its subsidiary, American Industrial Bank, Inc., in Colorado Springs, Colorado) through its subsidiary, Mid-Atlantic Life Insurance Company (11/12/81)

APPLICATIONS RECEIVED-Continued

- Richmond Suburban Bancorporation, Hyattsville, Maryland, notification of intent to relocate de novo activities (engaging generally in the business of a commercial finance company; engaging in the business of making and acquiring loans and other extensions of credit for itself or for others; engaging in the business of leasing real and personal property and acting as agent, broker and adviser in the leasing of real and personal property; engaging in the business of servicing loans, leases, and other extensions of credit for itself and others; and engaging in the business of arranging financing, financial structuring, and analysis of equipment financing problems) from 6495 New Hampshire Avenue, Hyattsville, Maryland to 6610 Rockledge Drive, Bethesda, Maryland, through its subsidiary, Suburban Funding Corporation (11/9/81)
- Chicago Northern Trust Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (to engage in general trust business) at 6373 East Tanque Verde Road, Tucson, Arizona, the geographic scope is primarily in the State of Arizona, secondarily in the other 49 states in the United States, through its subsidiary, The Northern Trust Company of Arizona (10/30/81)
- San Francisco Central Pacific Corporation, Bakersfield, California, notification of intent to engage in de novo activities (in leasing automobiles, planes, manufacturing and industrial equipment, machinery and other personal property and servicing leases in accordance with the Board's Regulation Y) at 5401 Business Park South, Suite 111, Bakersfield, California; 1180 East Shaw Court, Suite 210, Fresno, California and 1451 River Park Drive, Suite 117, Sacramento, California, through its subsidiary, Gateway Leasing (11/13/81)
- San Francisco City National Corporation, Beverly Hills, California, for approval to acquire approximately 8 percent of the voting shares of Thompson Tuckman Andersen, Inc., Palo Alto, California.
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (acting as escrow agent for the purchase and sale of real property and the execution of all documents and dispersal of funds relating to loan transactions and all other activities engaged in by an escrow company) at 18552 MacArthur Boulevard, #441, Irvine, California, through its subsidiary, SP Escrow Service, Inc. (11/9/81)

APPLICATIONS RECEIVED-Continued

REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.