

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1983 No. 41)

Actions of the Board; Applications and Reports

Received During the Week Ending October 15, 1983

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Private Sector Adjustment Factor, the Board of Governors is requesting public comment on the methodology for calculating the PSAF for 1984; comments must be received by November 10.

New York

Staten Island Savings Bank, Staten Island, New York, proposal to merge with Richmond County Federal Savings and Loan Association, Staten Island, New York; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Philadelphia

First Jersey National Bank/South, Manahawkin, New Jersey, proposal to merge with Guarantee Bank, Atlantic City, New Jersey, under the charter and title of the former; report to the Comptroller of the Currency on competitive factors. 1/

Richmond

City Holding Company, Charleston, West Virginia, extension of time to January 15, 1984, within which to become a bank holding company through the acquisition of The City National Bank of Charleston, Charleston, West Virginia. 1/

Richmond

Concord National Inc., Concord, North Carolina, extension of time to November 12, 1983, within which to become a bank holding company through the acquisition of The Concord National Bank, Concord, North Carolina. 1/

Richmond

United Bankshares, Inc., Parkersburg, West Virginia, extension of time to January 22, 1984, within which to become a bank holding company through the acquisition of the successors by merger to The Parkersburg National Bank, Parkersburg; Union Central National Bank, Vienna; and Valley Bank, Parkersburg, West Virginia. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond Bank of Virginia, Richmond, Virginia, extension of time to February 22, 1984, within which to establish a branch at 8103 Leesburg Turnpike, McLean, Virginia. 1/
- Richmond Lake City State Bank, Lake City, South Carolina, proposed merger with Lake City State Interim Bank, Lake City, South Carolina, a proposed new bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Hanover Bank of Florida, Fort Lauderdale, Florida, extension of time to November 8, 1984, within which it may open its office at 8311 West Broward Boulevard, Plantation, Florida. 1/
- Atlanta First Fidelity Savings and Loan Association, Winter Park, Florida, proposal to acquire the assets and liabilities of the Tuscawilla and Wekiva branches of Flagship Bank of Seminole, Sanford, Florida, and the Coralwood branch of Sun Bank/Southwest, N.A., Cape Coral, Florida; report to the Federal Deposit Insurance Corporation on competitive factors, 1/
- Atlanta Darien Bank, Darien, Georgia, proposed merger with Darien Interim Corporation, Darien, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Clinton Bank & Trust Company, Clinton, Louisiana, proposed merger with New Clinton Bank & Trust Company, Clinton, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Clinton Bank and Trust Company, St. Johns, Michigan, proposal to merge with CFB Bank, St. Johns, Michigan, under the charter of CFB Bank and title of Clinton Bank and Trust Company; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago River City National Bank, Aurora, Indiana, proposal to merge with The First National Bank of Aurora, Indiana, under the charter of River City National Bank and title of The First National Bank of Aurora; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Merchants and Farmers Bank, Columbus, Mississippi, an investment in bank premises. 1/
- St. Louis City National Bank of Fulton, Fulton, Kentucky, proposal to merge with CNB Interim National Bank, Fulton, Kentucky; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Merchants State Holding Company, Humboldt, Tennessee, extension of time to January 19, 1984, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of Merchants State Bank, Humboldt, Tennessee. 1/
- Minneapolis Flathead Holding Company of Bigfork, Bigfork, Montana, extension of time to January 9, 1984, within which to acquire the Flathead Bank of Bigfork, Bigfork, Montana. 1/
- Dallas Mercantile Texas Corporation, Dallas, Texas, extension of time to January 16, 1984, within which to acquire MPAC Mortgage Company, Dallas, Texas. 1/
- Dallas Gaines Bancshares, Inc., Seminole, Texas, extension of time to January 8, 1984, within which to acquire First National Bank, Seminole, Texas. 1/
- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, extension of time to August 18, 1984, within which to acquire First City International Finance, N.V., Curacao, Netherlands Antilles. 1/
- Dallas Tascosa Financial Corporation, Amarillo, Texas, extension of time to January 6, 1984, within which to acquire Tascosa National Bank of Amarillo, Amarillo, Texas. 1/
- Dallas First Jefferson Company, Jefferson, Texas, extension of time to January 13, 1984, within which to acquire The Jefferson Company, Jefferson, Texas, and thereby acquire indirect control of First National Bank of Jefferson, Jefferson, Texas. 1/
- Dallas Deport Financial Company, Deport, Texas, extension of time to November 30, 1983, within which to acquire Deport Bancshares, Inc., Deport, Texas, and indirectly The First National Bank of Deport, Deport, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas Arlington Heights Bank of Fort Worth, Fort Worth, Texas, proposal to merge with New Arlington Heights Bank of Fort Worth, Fort Worth, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Mercantile Bank of Fort Worth, Fort Worth, Texas, proposed merger with Lott Bank of Fort Worth, Fort Worth, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Community State Bank, Lufkin, Texas, proposal to merge with New Community State Bank, Lufkin, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Mineola State Bank, Mineola, Texas, proposal to merge with New Mineola State Bank, Mineola, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Pecos County State Bank, Fort Stockton, Texas, proposal to merge with Interim Pecos County State Bank, Fort Stockton, Texas; 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 - ContinuedTo Establish a Domestic Branch Pursuant to
Section 9 of the Federal Reserve ActApproved

New York Gateway State Bank, Staten Island, New York. To establish a branch at 4310 Amboy Road, Staten Island, New York. 1/

Cleveland Fifth Third Bank, Cincinnati, Ohio. To establish a Customer Bank Communications Terminal branch at Children's Hospital Medical Center, 3350 Elland Avenue, Cincinnati, Ohio. 1/

Richmond Peoples Bank of Danville, Danville, Virginia. To establish a branch at 3060 North Main Street, Danville, Virginia. 1/

Chicago Northern Trust Company, Chicago, Illinois. To establish an EFT at 7510 N. Western Avenue, Chicago, Illinois. 1/

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

Richmond First Virginia Bank - Colonial, Richmond, Virginia. To acquire the assets and assume the liability to pay deposits in the Azalea Mall Office of Virginia National Bank located in Richmond, Virginia. 1/

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

Minneapolis Freeport Bancshares, Inc., Freeport, Minnesota. 1/

Philadelphia First Bath Corp., Bath, Pennsylvania. 1/

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

ACTIONS OF THE BOARD - Continued

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), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended

Approved

New York Societe Generale, Paris, France: to establish an Edge Act corporation in Houston, Texas, to be named, Societe Generale International, Inc.

New York Union Chelsea International Banking Corporation, Miami, Florida: approved the request to amend Article First of its Articles of Association to reflect the change of its name to Union Chelsea International Bank. (5/27/83) 1/

Sixty-Day Notification Period Allowed to Expire

New York The Chase Manhattan Bank, N.A., New York, New York: no objection to establish an initial branch in Lima, Peru.

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

San Francisco Bank of California, N.A., San Francisco, California, prior notification of its intent to establish a branch in Seoul, Republic of Korea.

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

New York Girod Trust Company (Geneve) S.A., Geneva, Switzerland, for approval to acquire at least 80 percent of the voting shares of Girod Trust Company, Old San Juan, Puerto Rico.

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

ACTIONS OF THE BOARD - Continued

Approved

Boston	Dartmouth National Corporation, Hanover, New Hampshire, for approval to acquire 100 percent of the voting shares of Dartmouth National Bank of Hanover, Hanover, New Hampshire.
New York	Hudson Valley Holding Corp., Yonkers, New York, for approval to acquire 100 percent of the voting shares of Hudson Valley National Bank, Yonkers, New York. <u>1/</u>
Cleveland	Hyden Citizens Bancorp, Inc., Hyden, Kentucky, for approval to acquire 100 percent of the voting shares of Hyden Citizens Bank, Hyden, Kentucky. <u>1/</u>
Cleveland	Progressive Bancshares, Inc., Owingsville, Kentucky, for approval to acquire 100 percent of the voting shares of Farmers Bank, Owingsville, Kentucky. <u>1/</u>
Atlanta	County Financial Corporation, North Miami Beach, Florida, for approval to acquire 100 percent of the voting shares of County National Bank of South Florida, North Miami Beach, Florida. <u>1/</u>
Atlanta	Livingston Bancshares, Inc., Denham Springs, Louisiana, for approval to acquire 100 percent of the voting shares of Livingston Bank, Denham Springs, Louisiana. <u>1/</u>
Atlanta	Progressive Bancorporation, Inc., Houma, Louisiana, for approval to acquire 100 percent of the voting shares of Progressive Bancshares Corporation, Houma, Louisiana and indirectly Progressive Bank and Trust Company, Houma, Louisiana. <u>1/</u>
St. Louis	First Bancorp of Sparta, Ltd., Sparta, Illinois, for approval to acquire 100 percent of the voting shares of The First National Bank of Sparta, Sparta, Illinois. <u>1/</u>
St. Louis	Gorham Bancorp, Inc., Murphysboro, Illinois, for approval to acquire at least 89.88 percent of the voting shares of The Bank of Gorham, Gorham, Illinois. <u>1/</u>

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

ACTIONS OF THE BOARD - ContinuedTo Expand a Bank Holding Company Pursuant to Section
3(a)(3) of the Bank Holding Company Act of 1956

	<u>Approved</u>
Boston	First NH Banks, Inc., Manchester, New Hampshire (formerly First Bancorp of N.H., Inc.), for approval to acquire 100 percent of the voting shares of Plymouth Guaranty Savings Bank, Plymouth, New Hampshire.
Boston	Trustees of Dartmouth College, Hanover, New Hampshire, for approval to acquire at least 26.95 percent of the voting shares of Dartmouth National Corporation, Hanover, New Hampshire, and indirectly Dartmouth National Bank of Hanover, Hanover, New Hampshire.
Philadelphia	Merchants Bancorp, Inc., Allentown, Pennsylvania, for approval to acquire 100 percent of the voting shares of Easton National Bank & Trust Company, Easton, Pennsylvania.
Atlanta	Barnett Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire at least 99 percent of the voting shares of Flagship Bank of Kissimmee, Kissimmee, Florida; at least 85 percent of Flagship Bank of Okeechobee, Okeechobee, Florida; and at least 99.5 percent of Flagship Bank of Putnam County, Crescent City, Florida. <u>1/</u>
Atlanta	First Bankers Corporation of Florida, Pompano Beach, Florida, for approval to acquire at least 96 percent of the voting shares of Flagship Bank of Polk County, Haines City, Florida. <u>1/</u>
Atlanta	First National Bancorp, Gainesville, Georgia, for approval to acquire 100 percent of the voting shares of White County Bank, Cleveland, Georgia. <u>1/</u>
Chicago	Banks of Iowa, Inc., Des Moines, Iowa, for approval to acquire at least 90 percent or more of the voting shares of Henry County Savings Bank, Mount Pleasant, Iowa. <u>1/</u>
St. Louis	Ridgway Bancorp, Inc., Norris City, Illinois, for approval to acquire 80 percent of the voting shares of the Bank of Christopher, Christopher, Illinois. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Kansas City** First Golden Bancorporation, Golden, Colorado, for approval to acquire 100 percent of the voting shares of First Interstate Bank of Arvada, N.A., Arvada, Colorado, a proposed new bank. 1/
- Kansas City** First Golden Bancorporation, Golden, Colorado, for approval to acquire 100 percent of the voting shares of First Interstate Bank of Westminster, N.A., Broomfield, Colorado, a proposed new bank. 1/
- Dallas** National Bancshares Corporation of Texas, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Heights State Bank, Houston, Texas. 1/
- Dallas** Victoria Bankshares, Inc., Victoria, Texas, for approval to acquire 100 percent of the voting shares of Allied First National Bank, Hallettsville, Texas. 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

Permitted

- Boston** Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities ((i) the origination of first and second real estate mortgage loans and the purchase of real estate mortgages (ii) the origination of consumer loans and the purchase of sales finance contracts and (iii) acting as agent for the sale of credit life insurance, credit accident and health insurance and credit property insurance; the credit life and credit accident and health insurance which would be sold would be underwritten by an affiliate, Consumer Life Insurance Company, Inc.; the sale of property insurance in connection with the extensions of credit by Fleet Finance, Inc. is grandfathered under section 601(D) of the Garn-St Germain Depository Institutions Act) these activities would be conducted in the geographic area surrounding Citrus County, Florida, through its indirect subsidiary, Fleet Finance, Inc. (10/12/83) 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.

ACTIONS OF THE BOARD - Continued

- Boston RIHT Financial Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the origination, sale and servicing of residential and commercial mortgage loans) at Suite B, Building 300, 780 Pilot House Drive, Newport News, Virginia, the service area for the proposed activities would be the eastern portion of Virginia, through its subsidiary, RIHT Mortgage Corporation (10/9/83) 3/
- Cleveland PMC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring and servicing for its own account and/or the account of others, loans and other extensions of credit) in Durham, North Carolina; Savannah, Georgia and Orlando, Florida, through its subsidiary, The Kissell Company (10/12/83) 3/
- Atlanta First Bancgroup-Alabama, Inc., Mobile, Alabama, notification of intent to engage in de novo activities (acting as insurance agent or broker in the offices of The First National Bank of Russellville, a subsidiary of the holding company; the types of insurance will include credit life insurance, accident and health insurance, property damage insurance, and any insurance that (a) is directly related to an extension of credit by a bank or a bank-related firm of the kind described in Federal Reserve Regulation Y, or (b) is directly related to the provision of other financial services by a bank or bank-related firm) these activities would be performed in the city of Russellville, and in the surrounding area of Franklin County, Alabama, through its subsidiary, FBG Insurance Agency, Inc. (10/30/83) 3/
- St. Louis Citizens Fidelity Corporation, Louisville, Kentucky, notification of intent to engage in de novo activities (in processing and transmission of financial, banking or economic data for Applicant, its subsidiaries, unrelated financial institutions and others, and credit/debit card cardholder and merchant processing for Applicant, its subsidiaries and unrelated financial institutions) these activities will be conducted in the States of California, Illinois, Indiana, Kentucky, Tennessee, West Virginia and the Northeastern U. S., through its subsidiary, CFC Financial Services, Inc. (10/10/83) 3/

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

ACTIONS OF THE BOARD - Continued

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of securities brokerage, consisting principally of buying and selling securities solely upon the order and for the account of customers, and of extending margin credit in conformity with Regulation T) at 1000 Brickell Avenue, Suite 102, Miami, Florida and One Hospital Trust Plaza, Providence, Rhode Island, each office serving all fifty states and the District of Columbia, through its indirect subsidiary, Charles Schwab & Co., Inc. (10/15/83) 3/

San
Francisco

First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in leasing company activities to the extent of acting as agent, broker, adviser or lessor with respect to nonoperating leases of real and/or personal property; and in investment advisory activities to the extent of acting as financial adviser to state and local governments) to open a new office of First Interstate Cogeneration Capital Associates, Inc., which is a wholly-owned subsidiary of First Interstate Merchants Bankers Ltd. at 300 Tamal Plaza, Corte Madera, California, to open a new office of First Interstate Resource Finance Associates, Inc. which also is a wholly-owned subsidiary of First Interstate Merchant Bankers, Ltd. at 601 California Street, San Francisco, California and at said locations and at the main offices of First Interstate Merchants Bankers Ltd., First Interstate Cogeneration Capital Associates, Inc. and First Interstate Resource Finance Associates, Inc. at 707 Wilshire Boulevard, Los Angeles, California, through its subsidiaries, First Interstate Merchant Bankers Ltd., First Interstate Cogeneration Capital Associates, Inc. and First Interstate Resource Finance Associates, Inc. (10/11/83) 3/

San
Francisco

Utah Bancorporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (for the industrial loan corporation activities of the subsidiary in the manner authorized by Utah state law, including the acceptance of time and savings deposits and making, acquiring and servicing loans, leases of personal property in accordance with the Board's Regulation Y and other extensions of credit) at 24th

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

ACTIONS OF THE BOARD - Continued

Street and Grant Avenue, Ogden, Utah, to serve the market areas surrounding the location, through its subsidiary, Intermountain Thrift and Loan (10/15/83) 3/

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To Issue Eligible Acceptances up to 200 Percent
of Paid-In Capital and Surplus

Approved

- New York Manufacturers Hanover Trust Company, New York, New York: approved requests to accept drafts or bills of exchange of the type described in 12 USC SEC. 372 in an aggregate amount up to 200 percent of its capital and surplus. (5/18/83) 1/
- New York Marine Midland Bank, N.A., New York, New York: approved request for permission to create acceptances up to 200 percent of the Bank's paid up and unimpaired capital stock and surplus. (7/28/83) 1/

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

3/ 4(c)(2) 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

Chicago	First of America Bank - Central, Lansing, Michigan. To establish an off-premise automated teller machine at the south entrance on the ground floor of the Oldsmobile Administration Building at 920 Townsend Street, Lansing, Michigan. <u>2/</u>
Chicago	Genesee Merchants Bank & Trust Co., Flint, Michigan. To establish an automatic teller machine facility at Hurley Medical Center, Hurley Plaza, Flint, Michigan. <u>2/</u>
Chicago	Genesee Merchants Bank & Trust Co., Flint, Michigan. to establish an automatic teller machine facility at Flint Osteopathic Hospital, 3921 Beecher Road, Flint, Michigan. <u>2/</u>
Chicago	Genesee Merchants Bank & Trust Co., Flint, Michigan. To establish an automatic teller machine facility at GMI Engineering & Management Institute, 1700 W. Third Avenue, Flint, Michigan. <u>2/</u>
Chicago	Comerica Bank - Detroit, Detroit, Michigan. To establish an EFT at Marey Golf and County Club - Outlot, 2280 Union Lake Road, Union Lake, Michigan. <u>2/</u>
Chicago	Comerica Bank - Detroit, Detroit, Michigan. To establish an EFT at General Motors Technical Center, Twelve Mile Road Gate House, Warren, Michigan. <u>2/</u>
Chicago	Comerica Bank - Detroit, Detroit, Michigan. To establish an EFT at University of Detroit, Student Life Building, 4001 W. McNichols, Detroit, Michigan. <u>2/</u>
Chicago	Comerica Bank - Detroit, Detroit, Michigan. To establish an EFT at Owl Drug Store - Outlet, Drayton, Michigan. <u>2/</u>
Atlanta	The Monroe County Bank, Monroeville, Alabama. To establish a branch office located on Highway 21 South, Monroeville, Alabama. <u>2/</u>

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 Southern Bank, Richmond, Virginia. To establish a branch at 100 McLaws Circle, James City County, Virginia. 2/
- Richmond Bank of Northumberland, Inc., Heathsville, Virginia. To establish a branch at the intersection of U. S. Route 360 and State Route 200, Burgess, Virginia. 2/

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

- Minneapolis Northwestern Bank of Commerce, Duluth, Minnesota, to merge with North Shore State Bank, Duluth, Minnesota. 2/

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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), 4(c)(13) and 4(c)(14)
of the Bank Holding Company Act of 1956, as amended

- San Francisco Bank of America NT&SA, San Francisco, California: prior notification of its intent to increase its investment in its indirect subsidiary, BAI Leasing SpA, Milan, Italy.

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

- Boston Charter Financial Corporation, Framingham, Massachusetts, for approval to acquire 100 percent of the voting shares of Framingham Trust Company, Framingham, Massachusetts. 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

Cleveland	Farmers State Bancorp, Union City, Ohio, for approval to acquire 100 percent of the voting shares of The Farmers State Bank of Union City, Union City, Ohio. <u>2/</u>
Cleveland	Union Bancorp., Inc., West Mansfield, Ohio, for approval to acquire at least 80 percent of the voting shares of the Union Banking company, West Mansfield, Ohio. <u>2/</u>
Atlanta	Citizens Express Company, Gainesville, Georgia, for approval to acquire 100 percent of the voting shares of The Citizens Bank, Gainesville, Georgia. <u>2/</u>
Atlanta	Dickson Financial Corporation, Dickson, Tennessee, for approval to acquire 100 percent of the voting shares of The Bank of Dickson, Dickson, Tennessee. <u>2/</u>
Atlanta	Gulf Coast Bancshares, Inc., Abbeville, Louisiana, for approval to acquire at least 66.7 percent of the voting shares of Gulf Coast Bank, Abbeville, Louisiana. <u>2/</u>
Chicago	Countryside Financial Services, Inc., Walworth, Wisconsin, for approval to acquire at least 80 percent or more of the voting shares of Walworth State Bank, Walworth, Wisconsin. <u>2/</u>
Chicago	First Financial Associates, Inc., Kenosha, Wisconsin, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The First National Bank of Kenosha, Kenosha, Wisconsin. <u>2/</u>
Chicago	Itasca Bancorp Inc., Itasca, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Itasca Bank & Trust Co., Itasca, Illinois. <u>2/</u>
Chicago	Park Bancorporation, Inc., Madison, Wisconsin, for approval to acquire 85.17 percent or more of the voting shares of The Park Bank, Madison, Wisconsin. <u>2/</u>
St. Louis	Mid-Southern Indiana Bancorp, Seymour, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The Seymour National Bank, Seymour, Indiana. <u>2/</u>

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	Wyoming Bancshares, Inc., Wyoming, Minnesota, for approval to acquire 94.5 percent of the voting shares of First State Bank of Wyoming, Wyoming, Minnesota. <u>2/</u>
Kansas City	City National Bancshares of Weatherford, Inc., Weatherford, Oklahoma, for approval to acquire 100 percent of the voting shares of City National Bank of Weatherford, Weatherford, Oklahoma. <u>2/</u>
Kansas City	First United Holding Company, St. John, Kansas, for approval to acquire 96.33 percent of the voting shares of First National Bank and Trust of St. John, St. John, Kansas. <u>2/</u>
Kansas City	Golden Plains Bancshares, Inc., Phillipsburg, Kansas, for approval to acquire 86.7 percent of the voting shares of First National Bank, Phillipsburg, Kansas. <u>2/</u>
Dallas	Oak Forest Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Oak Forest Bank, Houston, Texas and Doctor's Center International Bank, Houston, Texas. <u>2/</u>
San Francisco	Alaska Mutual Bancorporation, Anchorage, Alaska, for approval to acquire 100 percent of the voting shares of Alaska Mutual Bank, Anchorage, Alaska. <u>2/</u>
San Francisco	Western Security Financial Corporation, Salem, Oregon, for approval to acquire 100 percent of the voting shares of Western Security Bank, Salem, Oregon. <u>2/</u>

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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	Community Bancshares, Inc., McArthur, Ohio, for approval to acquire 100 percent of the voting shares of The First Bremen Bank, Bremen, Ohio. <u>2/</u>
Atlanta	First Southern Bank Corp., Englewood, Florida, for approval to acquire 100 percent of the voting shares of Englewood Bank of Charlotte County, Englewood, Florida. <u>2/</u>

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

- Chicago CB Financial Corporation, Jackson, Michigan, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Clinton Bank and Trust Company, Saint Johns, Michigan. 2/
- Chicago Onarga Bancorp, Inc., Onarga, Illinois, for approval to acquire at least 91.88 percent or more of the voting shares of Bank of Chebanse, Chebanse, Illinois. 2/
- Chicago Rainwood Corporation, Omaha, Nebraska, for approval to acquire 100 percent of the voting shares of Forest City Limited, Forest City, Iowa, and indirectly acquire 86.75 percent of Forest City Bank & Trust Company, Forest City, Iowa. 2/
- Kansas City First Enid, Inc., Enid, Oklahoma, for approval to acquire 100 percent of the voting shares of Fairview State Bank, Fairview, Oklahoma. 2/
- Kansas City J. R. Montgomery Bancorporation, Lawton, Oklahoma, for approval to acquire an additional .1875 percent of the voting shares of City National Bank and Trust Company, Lawton, Oklahoma. 2/
- Kansas City Mid-America Bancshares, Inc., Pleasant Hill, Missouri, for approval to acquire at least 66.11 percent of the voting shares of Citizens Bank of Norborne, Norborne, Missouri. 2/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Texas Commerce Bank-Richardson, N.A., Richardson, Texas, a proposed new bank. 2/

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

Boston Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the acquiring, selling and servicing of first and second mortgage loans) at 2929 E. Camelback Road, Suite 120, Phoenix, Arizona, these activities would be conducted in the States of California and New Mexico, through its subsidiary, UniMortgage Corporation of Arizona (10/11/83)

New York Citicorp, New York, New York, requests permission to expand the activities of 80 offices to include the following activities (the sale of credit-related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Savings and to the extent permissible under applicable State insurance laws and regulations) at 2619 Blanding Avenue, Alameda; 479 S. Main Street, Angels Camp; 18th & "A" Streets, Antioch; 1329 Broadway, Atwater; 84 Solano Square, Benicia; 2323 Shattuck Avenue, Berkeley; 1861 Solano Avenue, Berkeley; 1203 Highway 4 (Golden Oaks Center), Brentwood; 1317 Lincoln Avenue, Calistoga; 3820 Capitola Road, Capitola; 563 Carmel Rancho Shopping Center, Suite 1, Carmel; 3550 Castro Valley Blvd., Castro Valley; 7381 Greenback Lane, Citrus Heights; 5400 Ygnacio Valley Road, Clayton Valley; 14340 Lakeshore Drive, Clearlake Highlands; 4482 Treat Blvd. (Bel Air Shopping Center), Concord; 480-E San Ramon Valley Blvd., Danville; 10612 San Pablo Avenue (Moeser Lane Center), El Cerrito; 12223 "A" Street, Hayward; 2048 West Highway 88, (Amador Plaza-Martell), Jackson; 2033 Railroad Avenue (Depot Plaza), Livermore; 229 S Church Street, Lodi; 130 Main Street, Los Altos; 2310 Homestead Road, Los Altos; 16879 Los Gatos Blvd., Los Gatos; 3985 G Street, Merced; 21198 Cahstoga Street, Middletown; 446 Broadway, Millbrae; 130 Throckmorton Avenue, Mill Valley; 15 N Milpitas Avenue (Bereford Square Shopping Center), Milpitas; 1101 "J" Street, Modesto; 3430 Tully Road (Tully Manor Shopping Center), Modesto; 15900 Monterey Road (400 Tennant Station), Morgan Hill; 360 Bel Aire Plaza, Napa; 35106 Newark Blvd., Newark; 926 Diablo Avenue, Novato; 3530 Fruitvale Avenue, Oakland; 180 Grand Avenue, Oakland; 4101 Piedmont Avenue, Oakland; 4100 Redwood Road (Lincoln Square Shopping Center), Oakland; 77 Moraga Way,

APPLICATIONS RECEIVED - Continued

Orinda; 1 Palo Alto Square, 3000 El Camino Real, Palo Alto; 700 Contra Costa Blvd., Pleasant Hill; 2277 Watt Avenue, Sacramento; 3423 Watt Avenue, Sacramento; 3525 Fair Oaks Blvd., Sacramento; 14151 Main Street, St. Helena; 1127 So. Main Street, Salinas; 700 El Camino Real, San Carlos; 260 California Street, San Francisco; 2400 Sutter Street, San Francisco; 845 Grant Avenue, San Francisco, 845 Grant Avenue, San Francisco, 9 Kearny Street, San Francisco; 2400 19th Avenue, San Francisco; 159 New Montgomery, San Francisco; 4724 Meridian Avenue, San Jose; 488 Blossom Hill Road, San Jose; 5375 Prospect Road (Westgate West Shopping Center), San Jose; 2160 Tully Road (Eastridge), San Jose; 15091 Hesperian Blvd., San Leandro; 11 East Third Avenue, San Mateo; 2850 S. El Camino Real (Hillsdale), San Mateo; 2100 Fifth Avenue, San Rafael; 806 Ocean Street, Santa Cruz; 2801 Fourth Street, Santa Rosa; 201 West Napa Street (Sonoma Marketplace Shopping Center), Sonoma; 708 E. Mono Way, Sonoma; 382 Grant Avenue, South San Francisco; 1810 Pacific Avenue, Stockton; 7604 Pacific Avenue, Stockton; 501 East Olive Street, Turlock; 1990 N. California Blvd., Walnut Creek; 1910 Tice Valley Blvd. (Rossmoor), Walnut Creek; 1360 Grand Avenue, Arroyo Grande; 7190 El Camino Real, Atascadero; 10210 Scripps Ranch Blvd., San Diego; 742 March Street, San Luis Obispo; 1660 So. Broadway, Santa Maria, all located in California, through its subsidiary, Citicorp Savings, a Federal Savings and Loan Association (10/13/83)

New York

Citicorp, New York, New York, requests permission to expand the service area to include the entire State of New York engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the purchasing and servicing for its own account of sales finance contracts; the extension of loans to dealers for the financing of inventory [floor planning] and working capital purposes; and the servicing, for any person, of loans and other extensions of credit) at Braintree Hill Office Park, 25 Braintree Hill Park, Braintree, Massachusetts, through its subsidiary, Citicorp Acceptance Company, Inc. in New York d/b/a Citicorp Affiliated Credit (10/13/83)

APPLICATIONS RECEIVED - ContinuedCorrection:

New York

The notice for Citicorp, New York, New York, to expand the service area in Braintree, Massachusetts through its subsidiary, Citicorp Acceptance Company, Inc. (Delaware) which appeared on H.2 No. 40, 1983 was stated incorrectly. The notice should have said to expand the service area "to include the State of Connecticut" (10/4/83)

Richmond

The Wachovia Corporation, Winston-Salem, North Carolina, notification of intent to engage in de novo activities (data processing, servicing of student loans and providing financial advice and portfolio investment advice) in the State of California, through its subsidiary, Wachovia Services, Inc. (10/12/83)

Atlanta

First Railroad & Banking Company of Georgia, Augusta, Georgia, notification of intent to engage in de novo activities (in the making or acquiring for its own account or for the account of others, loans and extensions of credit consisting of the financing of fire and casualty premiums primarily on automobile liability and collision insurance issued by insurance companies and written by insurance agencies) these activities would be conducted in the state of New Jersey, through its subsidiary, CMC Group, Inc. and CMC's subsidiary, Capitol Premium Plan, Inc. (10/4/83)

Atlanta

Landmark Banking Corporation of Florida, Fort Lauderdale, Florida and Preferred Equity Investors of Florida, Inc., Knoxville, Tennessee, notification of intent to engage in de novo activities (in making, acquiring and servicing loans and other extensions of credit secured by real estate mortgages, for its own account and for the account of others; and selling credit life and accident and health insurance directly related to its extensions of credit) from 7770 West Oakland Park Boulevard, Sunrise, Florida to 10050 North Florida Avenue, Third Floor, Tampa, Florida and from 6666 22nd Avenue, North, St. Petersburg to 1400 66th Street, North, Suite 484, St. Petersburg, Florida and to open an operations office at 4901 North Federal Highway, Ft. Lauderdale, Florida, the geographic area to be served will be the State of Florida, through its subsidiary, Landmark Mortgage Corporation (10/11/83)

APPLICATIONS RECEIVED - Continued

- Atlanta** Landmark Banking Corporation of Florida, Ft. Lauderdale, Florida and Preferred Equity Investors of Florida, Inc., Knoxville, Tennessee, notification of intent to engage in de novo activities (in providing securities brokerage services restricted to buying and selling securities solely as agent for the account of customers and related securities credit activities, as well as custodial services, individual retirement accounts and cash management services) at One Financial Plaza, Fort Lauderdale, Florida, these activities would be conducted principally in the State of Florida, through its subsidiary, Landmark Investment Services, Inc. (10/11/83)
- Atlanta** One American Corporation, Vacherie, Louisiana, notification of intent to engage in de novo activities (in selling life, accident and health, and involuntary unemployment insurance directly related to its extensions of credit) at East Side, Louisiana Highway 20, Post Office Box 58, Vacherie, Louisiana, serving Louisiana, through its subsidiary, One American Agency, Inc. (10/11/83)
- Chicago** Charleston Bancorp, Inc., Springfield, Illinois, notification of intent to engage in de novo activities (in the sale of general insurance activities in a town with a population not exceeding 5,000 and to act as broker in the sale of credit life and credit accident and health insurance) the geographic scope to be served is Lewistown and Charleston, Illinois. (10/6/83)
- Kansas City** Affiliated Bankshares of Colorado, Inc., Boulder, Colorado, notification of intent to engage in de novo activities (in leasing of real and personal property, and acting as agent, broker or advisor in leasing such property, in accordance with the Board's Regulation Y) these activities would be conducted in the State of Colorado, through a proposed subsidiary, Affiliated First Colorado Lease Company (10/14/83)
- Kansas City** Security Corporation, Duncan, Oklahoma, notification of intent to engage in de novo activities (in Marketing MICR Encoding Proof of Deposit, Statement Preparation and Check Processing related management consulting services in accordance with Regulation Y to financial institutions within the State of Oklahoma) through its subsidiary, Security Check Processing Co. (10/12/83)

APPLICATIONS RECEIVED - Continued

Kansas City Security Corporation, Duncan, Oklahoma, notification of intent to engage in de novo activities (in marketing electronic Data Processing for banking applications and EDP related management consulting services in accordance with Regulation Y to financial institutions within the State of Oklahoma) serving the State of Oklahoma, with initial emphasis on the South Central region of the State, through its subsidiary, Security Data Processing Co. (10/12/83)

Dallas Coronado Bancshares, Inc., El Paso, Texas, notification of intent to engage in de novo activities (in acting as agent in providing credit life and disability insurance) at 444 Executive Center Blvd., Suite 237, El Paso, Texas, serving the trade area consisting primarily of El Paso County, Texas, through a wholly-owned subsidiary, Coronado Life Insurance Company, El Paso, Texas (10/11/83)

San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of securities brokerage consisting principally of buying and selling securities solely upon the order and for the account of customers, and of extending margin credit in conformity with Regulation T) at 9461 Wilshire Boulevard, Suite 100, Beverly Hills and 1101 Westwood Boulevard, Suite 100, Los Angeles, both located in California, serving all fifty States and the District of Columbia, through its subsidiary, Charles Schwab & Co., Inc. (10/1/83)

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REPORTS RECEIVEDCurrent Report Filed Pursuant to Section 13
of the Securities Exchange Act

Bank of the Commonwealth
Detroit, Michigan
(Month of September 1983)

Dearborn Bank and Trust Company
Dearborn, Michigan
(Month of October 1983)

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APPLICATIONS RECEIVED - Continued

Ownership Statement Filed Pursuant to Section 13(d)
of the Securities Exchange Act

Bank of the Commonwealth
Detroit, Michigan
(Filed by Comerica Inc.
Detroit, Michigan)

Union Trust Company of Wildwood
Wildwood, New Jersey
(Filed by Palmer M. Way, Jr.)

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PETITIONS FOR RULEMAKING

None.