

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
H.2, 1984 No. 5

Actions of the Board; Applications and Reports
Received During the Week Ending February 4, 1984

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Revision of the Board's statement of policy on handling protested applications of bank and bank holding companies; the amendments are intended to provide the public with clearer and easier to use procedures for filing protests, and for requesting meetings or hearings. (Docket No. R-0507)

Regulation Z, Truth in Lending, determination of effect on State laws of New Hampshire and New Jersey. (Docket No. R-0477)

Regulation J amendment, effective April 2, 1984, to permit a Reserve Bank to charge for checks that it delivers or makes available to an institution that is closed regularly on a weekday when its Reserve Bank is open. (Docket No. R-0481)

The Federal Reserve Board today acted upon a number of requests submitted by companies under the procedures provided in the Board's revised Regulation Y for exemptions from the Regulation.

The Board published a Supplement to its list of Over-the-Counter stocks that are subject to its margin regulations, effective February 21, 1984.

Promotion of Mr. Robert E. Frazier to the position of Director, Division of Support Services.

Philadelphia

CCFNB Bancorp, Inc., Orangeville, Pennsylvania, extension of time to May 2, 1984, within which to become a bank holding company through the acquisition of The Columbia County Farmers National Bank, Orangeville, Pennsylvania. 1/

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

ACTIONS OF THE BOARD - Continued

- Philadelphia Tower Bancorp, Inc., Greencastle, Pennsylvania, extension of time to July 13, 1984, within which to become a bank holding company through the acquisition of The First National Bank of Greencastle, Greencastle, Pennsylvania. 1/
- Cleveland American Bancorporation, Marietta, Ohio, extension of time to December 31, 1984, within which to dispose of property at 1000 Georgesville Road, Columbus, Ohio, acquired in satisfaction of a debt previously contracted. 1/
- Richmond Allied Irish Banks Limited, Dublin, Ireland, extension of time to February 21, 1985, within which to acquire additional shares of First Maryland Bancorp, Baltimore, Maryland. 1/
- Atlanta Pan American - National Employees Credit Union, Miami, Florida, termination of its registration under Regulation G. 1/
- Atlanta First State Bank of Fitzgerald, Fitzgerald, Georgia, proposed merger with Georgia Interim, Inc., Fitzgerald, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Larkin Bank, Elgin, Illinois, proposal to merge with Republic Bank of Elgin, under the charter of Republic Bank of Elgin and title of The Larkin Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago State Bank of Ashland, Ashland, Illinois, proposal to merge with SBA Bank, Ashland, Illinois, under the charter of SBA Bank, and title of State Bank of Ashland; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Marine Bancorp, Inc., Springfield, Illinois, extension of time to February 29, 1984, within which to acquire 100 percent of the voting shares of the successor by merger to American State Bank of Bloomington, Illinois, Bloomington, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, extension of time to May 4, 1984, within which to acquire 100 percent of the voting shares of the successor by merger to Mattoon Bank, Mattoon, Illinois. 1/
- Chicago American National Holding Company, Kalamazoo, Michigan, extension of time to January 31, 1985, within which to acquire 100 percent of the voting shares of the successor by consolidation to Central National Bank of St. Johns, Saint Johns, Michigan. 1/
- Chicago First National Bancorp, Inc., Monroe, Wisconsin, extension of time to April 27, 1984, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The First National Bank of Monroe, Monroe, Wisconsin. 1/
- Chicago CNCB Bancorp, Inc., Chicago, Illinois, extension of time to May 4, 1984, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Columbia National Bank of Chicago, Chicago, Illinois. 1/
- St. Louis First National Bancorporation in Carlyle, Inc., Carlyle, Illinois, extension of time to May 29, 1984, within which to become a bank holding company through the acquisition of 90 percent of the voting shares of First National Bank of Carlyle, Carlyle, Illinois. 1/
- Kansas City Brunswick State Bank, Brunswick, Nebraska, proposal to acquire substantially all the assets and assume the liabilities for Winnetoon Cooperative Credit Association, Winnetoon, Nebraska; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Farmers National Bank of Grant, Grant, Nebraska, proposal to acquire substantially all of the assets and assume the liabilities of Venango Cooperative Credit Association, Venango, Nebraska; 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

- Dallas AmericanBanc Corporation, Plano, Texas, extension of time to April 28, 1984, within which to acquire American National Bank of Plano, Plano, Texas. 1/
- Dallas Merchants and Farmers State Bank of Weatherford, Weatherford, Texas, an investment in bank premises. 1/
- Dallas Texas Bank & Trust, Brownsville, Texas, proposal to merge with TB&T Bank, Brownsville, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Wellington State Bank, Wellington, Texas, proposed merger with New Wellington State Bank, Wellington, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Alvin State Bank, Alvin, Texas, proposed merger with New Alvin State Bank, Alvin; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Rose Capital Bank, Tyler, Texas, proposed merger with Interim Rose Capital Bank, Tyler, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Home Bank, Signal Hill, California, proposed purchase of the Woodbridge branch of Heritage Bank, Anaheim, California, under the charter 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

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

Chicago Approved
Old Kent Bank and Trust Company, Grand Rapids,
Michigan, to merge with Old Kent Bank of Grandville,
Grandville, Michigan. 1/

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

New York Approved
Central Trust Company, Rochester, New York. To
establish six offsite electronic facilities at
the following locations: 525 Titus Avenue, (U.A.)
Town of Irondequoit, New York; 2255 Ridge Road East,
(U.A.) Town of Irondequoit, New York; 575 Penfield
Road, Town of Penfield, New York; Routes 5 & 20,
City of Geneva, Ontario, New York; 2383 Ridge
Road West, (U.A.) Town of Greece, New York;
2199 East Henrietta, Road (U.A.) Town of Henrietta,
New York. 1/

Richmond Bank of Virginia, Richmond, Virginia. To establish
a CBCT facility at 8900 Patterson Avenue, Henrico
County, Virginia. 1/

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To Become a Member of the Federal Reserve System
Pursuant to Section 9 of the Federal Reserve Act

Philadelphia Approved
William Penn Bank, Philadelphia, Pennsylvania. 1/

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

ACTIONS OF THE BOARD - ContinuedIssued Intent Not to Disapprove Change of Control
Pursuant to Change in Bank Control Act of 1978

Not Disapproved

Kansas City American National Kimball Corp., Kimball, Nebraska. 1/

Dallas Midland American Bank, Midland, Texas. 1/

Dallas Citizens Bancshares, Inc., Crosbyton, Texas. 1/

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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

Approved

New York Bankers Trust New York Corporation, New York, New York:
no objection of its intent to invest in a de novo
export trading company to be called Bankers Trust
International Trading Company, New York, New York.

Sixty-Day Notification Period Allowed to Expire

New York Citibank Overseas Investment Corporation, Wilmington,
Delaware: no objection to establish a de novo
leasing company, New Leasing Vehicle, Taipei,
Taiwan.

New York Citicorp, New York, New York: no objection to continue
to hold the shares of its wholly owned subsidiary,
Citicorp International Group, Inc., Wilmington,
Delaware, a vehicle established by Citicorp to
hold shares in companies engaged in merchant banking
activities outside the United States, after CAIG,
directly or indirectly, acquires equity interests
in Vickers da Costa (Holdings) plc, London, England
and all of its foreign subsidiaries.

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

ACTIONS OF THE BOARD - ContinuedTo Form a Bank Holding Company Pursuant to Section
3(a)(1) of the Bank Holding Company Act of 1956

	<u>Approved</u>
Philadelphia	First National Bancorp, Inc., Centre Hall, Pennsylvania, for approval to acquire 100 percent of the voting shares of The First National Bank of Centre Hall, Centre Hall, Pennsylvania. <u>1/</u>
Cleveland	First Western Pennbancorp, Inc., New Castle, Pennsylvania, for approval to acquire 100 percent of the voting shares of First National Bank of Western Pennsylvania, New Castle, Pennsylvania. <u>1/</u>
Richmond	First Banc Securities, Inc., Morgantown, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Morgantown, Morgantown, West Virginia. <u>1/</u>
St. Louis	First Service Bancshares, Inc., Greenville, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to First State Bank of Greenville, Greenville, Kentucky. <u>1/</u>
St. Louis	Kentucky State Bancorp, Inc., Scottsville, Kentucky, for approval to acquire at least 80 percent of the voting shares of Kentucky State Bank of Scottsville, Scottsville, Kentucky. <u>1/</u>
St. Louis	Union Bankshares, Inc., Mena, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Union Bank of Mena, Mena, Arkansas. <u>1/</u>
Minneapolis	Fessenden Bancshares, Inc., Fessenden, North Dakota, for approval to acquire 100 percent of the voting shares of The First National Bank of Fessenden, Fessenden, North Dakota. <u>1/</u>
Minneapolis	Midwest Bancshares, Inc., Edina, Minnesota, for approval to acquire at least 91.8 percent of the voting shares of State Bank of Sleepy Eye, Sleepy Eye, Minnesota. <u>1/</u>
Kansas	Olathe Financial Services Corporation, Olathe, Kansas, for approval to acquire 96.2 percent of the voting shares of The Heritage Bank of Olathe, Olathe, Kansas (formerly The First Citibank of Olathe).

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

ACTIONS OF THE BOARD - Continued

Dallas First Petersburg Bancshares, Inc., Petersburg, Texas, for approval to acquire 100 percent of the voting shares of First State Bank, Petersburg, Texas. 1/

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

Atlanta Approved
Southern Bancorp, Inc., Waycross, Georgia, for approval to acquire 100 percent of the voting shares of Mount Vernon Bank, Mount Vernon, Georgia. 1/

Kansas City Central Bancorporation, Inc., Central Colorado Company, and C.C.B., Inc., all of Denver, Colorado, for approval to acquire 100 percent of the voting shares of Central Bank at Centennial, N.A., Littleton, Colorado, a proposed new bank. 1/

Kansas City Locust Grove Bانشares, Inc., Locust Grove, Oklahoma, for approval to acquire at least 93.9 percent of the voting shares of Bank of Commerce, Chouteau, Oklahoma.

Dallas Catlan Corporation, Amarillo, Texas, for approval to acquire at least 6.2 percent of the voting shares of Preston North National Bank, Dallas, Texas. 1/

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To Retain Bank Shares Acquired in a Fiduciary Capacity Pursuant to Section 3 of the Bank Holding Company Act of 1956

Kansas City Approved
First Bancorp of Kansas, Wichita, Kansas, for approval to acquire through the trust department of its subsidiary, First National Bank in Wichita, Wichita, Kansas, acquired shares in Stockgrowers State Bank, Ashland, Kansas, and The First National Bank of Neodesha, Neodesha, Kansas. 1/

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
4(c)(8) of the Bank Holding Company Act of 1956

- Approved
- Boston Citizens Corporation, Providence, Rhode Island, for approval to acquire 80 percent of the voting shares of MARLA, Inc., Atlanta, Georgia, a de novo joint venture with The Money Store, Inc., Springfield, New Jersey engaging in the origination, sale, and servicing of mortgage loans and other consumer finance loans and would act as agent for the sale of credit life and credit accident and health insurance.
- St. Louis Union Bankshares, Inc., Mena, Arkansas, for approval to engage directly in real estate appraising. 1/
- Minneapolis Bovey Financial Corporation, Bovey, Minnesota, for approval to acquire Bovey Insurance Service, Bovey, Minnesota, a company engaged in general insurance activities in a town of less than 5,000 population. 1/
- Kansas City Central Bancorporation, Inc., Central Colorado Company and C.C.B., Inc., all of Denver, Colorado, for approval to offer credit-related life insurance from Bank through Central Bancorp Life Insurance Company, Denver, Colorado. 1/

- Permitted
- New York Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request permission to relocate an office engaging in the following activities ((I) making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and wholesale financing [floor planning], (II) acting as agent for the sale of related credit life, credit accident and health and credit property insurance, and (III) selling at retail money orders having a face value not exceeding \$1,000; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by affiliated insurance underwriting subsidiaries) from 3821 Southern Avenue, Shreveport,

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

ACTIONS OF THE BOARD - Continued

- Louisiana to Corporate Square, Suite 3, 1953 E. 70th Street, Shreveport, Louisiana, through its subsidiary, BarclaysAmerican/Financial, Inc. (1/28/84) 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 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) in the vicinity of State Highway 360 and Carrier Parkway (2080 State Highway 360), Grand Prairie, Texas, through its subsidiary, Chase Home Mortgage Corporation (1/29/84) 3/
- Philadelphia CoreStates Financial Corp, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (in the origination of FHA, VA and conventional residential mortgage loans and second mortgage loans) near 63rd Street and Western Avenue, Oklahoma City, Oklahoma, serving the State of Oklahoma, through its subsidiary, Colonial Mortgage Service Company Associates, Inc. (2/3/84) 3/
- Philadelphia North Central Financial Corporation, Emporium, Pennsylvania, notification of intent to engage in de novo activities (in data processing activities and the sale of related software programs including the interactive processing of financial institutions, hospitals and local municipalities; processing activities will take place in Pennsylvania and New York with software sales taking place nationally in the United States) in Emporium, Pennsylvania, through its subsidiary, Provision Software Services Inc. (2/3/84) 3/
- Richmond United Financial Banking Companies, Inc., Vienna, Virginia, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as would be made by a financial institution, including activities such as servicing loans, participating

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

ACTIONS OF THE BOARD - Continued

in loans, and purchasing stock in other companies of not more than 5 percent) in Virginia, Maryland, and the District of Columbia (2/3/84) 3/

- Chicago American Fletcher Corporation, Indianapolis, Indiana, notification of its intent to engage in de novo activities (to engage in lending activities) at 4020 Taylorsville Road, Louisville, Kentucky, the geographic area to be served will be Jefferson County, Kentucky, through its subsidiary, American Fletcher Financial Services, Inc. (1/30/84) 3/
- Chicago Cowden Bancorp, Inc., Springfield, Illinois, notification of intent to engage in de novo activities (to directly engage de novo as a broker in the sale of credit life and credit accident and health insurance) the geographic scope is proposed to be Cowden, Illinois (1/31/84) 3/
- Chicago NBD Bancorp, Inc., Detroit, Michigan, notification of intent to engage in de novo activities (in mortgage banking activities, including the making and acquiring of mortgage loans for its own account and for the account of others and such other extensions of credit as would be made by a mortgage company) these activities would be conducted in the State of Kentucky, through its subsidiary, NBD Mortgage Company (1/29/84) 3/
- Chicago Oakwood Bancorp, Inc., Springfield, Illinois, notification of intent to engage in de novo activities (as a broker in the sale of credit life and credit accident and health insurance) the geographic scope is proposed to be Oakwood, Illinois (1/30/84) 3/
- Chicago Schuyler Bancorp, Inc., Springfield, Illinois, notification of intent to engage in de novo activities (to directly engage de novo as a broker in the sale of credit life and credit accident and health insurance) the geographic scope is proposed to be Rushville, Illinois (1/31/84) 3/
- St. Louis First Arkansas Bankstock Corporation, Little Rock, Arkansas, notification of its intent to engage in de novo activities (in making, procuring or acquiring loans and other extensions of credit for the accounts of others as would be made by commercial banks, savings and loan associations, or other similar-type financial institutions; servicing such loans for others; providing investment or financial advice and providing management consulting advice

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

ACTIONS OF THE BOARD - Continued

to nonaffiliated banks and nonbanking depository institutions in accordance with the Board's Regulation Y) these activities will be performed in the States of Arkansas, Tennessee, Mississippi, Louisiana, Texas, Oklahoma, Missouri, and Kansas, through its subsidiary, FABCO Mortgage Company, Inc. d/b/a FABCO Associates Finance, Incorporated (2/1/84) 3/

Dallas

First City Financial Corporation, Albuquerque, New Mexico, notification of intent to engage in de novo activities (in mortgage banking activities including the origination of real estate mortgage loans for its own account and the accounts of others) these activities would be conducted in the State of Arizona from offices located in Phoenix and Tucson, Arizona and in the State of California from an office located in San Diego, California, through its subsidiary, First City Mortgage Company (2/4/84) 3/

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in data processing activities to the full extent permitted by Section 225.4(a)(8) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act, including [without limitation] providing data processing and transmission services, facilities or data bases by any technologically feasible means for financial, banking or economic data and other activities incidental thereto) in Bellevue, Washington, the geographic area to be served by this office will be all fifty States and the District of Columbia, through its subsidiary, Decimus Corporation (a California corporation) (2/3/84) 3/

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

ACTIONS OF THE BOARD - Continued

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

Approved

San
Francisco

First Interstate Bank of Oregon, N.A., Portland,
Oregon: approved application to accept drafts
or bills of exchange in an aggregate amount up
to 200 percent of its paid up and unimpaired
capital stock and surplus. 1/

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Redemption of Shares

Approved

Atlanta

First Franklin Bancshares, Inc., Athens, Tennessee. 1/

Kansas City

Eastman National Bancshares, Inc., Newkirk, Oklahoma. 1/

Dallas

Citizens Bancshares, Inc., Crosbyton, Texas. 1/

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

APPLICATIONS RECEIVED

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

Chicago Fayette Bank and Trust Company, Connersville, Indiana,
to merge with FBTC Bank, Connersville, Indiana. 2/

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

Richmond The Bank of West Point, West Point, Virginia. To
establish a branch on U. S. Route 360 and State
Route 1250, Mechanicsville, Virginia. 2/

Richmond The Bank of Alexandria, Alexandria, Virginia. To
establish a branch at 507 King Street, Alexandria,
Virginia. 2/

San
Francisco Valley Bank and Trust Company, Salt Lake City, Utah.
Branch office to be established in the vicinity of
300 West and south Temple Streets in downtown Salt
Lake City, Utah. 2/

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To Become a Member of the Federal Reserve System
Pursuant to Section 9 of the Federal Reserve Act

Chicago FBTC Bank, Connersville, Indiana. 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 - 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

Richmond The National Bank of Washington, Washington, D. C.: requests consent to establish a wholly-owned subsidiary corporation to be known as "NBW International Banking Corporation", and located in Baltimore, Maryland.

Richmond NCNB National Bank of North Carolina, Charlotte, North Carolina: prior notification of its intent to invest indirectly, through its wholly-owned subsidiary, Carolina Bank Limited, located in London, England, in a commercial bank to be newly established and located in Guernsey, Channel Islands.

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

Richmond NCNB National Bank of North Carolina, Charlotte, North Carolina: prior notification of its intent to establish a foreign branch, to be located in Guernsey, Channel Islands.

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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 Connecticut Holding Corporation, Waterbury, Connecticut, for approval to acquire 100 percent of the voting shares of Colonial Bancorp, Inc., Waterbury, Connecticut and indirectly Colonial Bank, Waterbury, Connecticut. 2/

Boston The One Bancorp, Portland, Maine, for approval to acquire 100 percent of the voting shares of Maine Savings Bank, Portland, Maine. 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

- Philadelphia Citizens Financial Services, Inc., Mansfield, Pennsylvania, for approval to acquire 100 percent of the voting shares of First Citizens National Bank, Mansfield, Pennsylvania. 2/
- Philadelphia Upper Valley Bancorp, Inc., Olyphant, Pennsylvania, for approval to acquire 100 percent of the voting shares of The National Bank of Olyphant, Olyphant, Pennsylvania. 2/
- Richmond Liberty Bancorp, Inc., Charleston, South Carolina, for approval to acquire at least 80 percent of the voting shares of Liberty National Bank, Charleston, South Carolina. 2/
- Chicago Decatur Financial, Inc., Decatur, Indiana, for approval to acquire 100 percent of the voting shares of Decatur Bank and Trust Company, Decatur, Indiana. 2/
- Chicago Greencastle Bancorp, Inc., Greencastle, Indiana, for approval to acquire at least 80 percent of the voting shares of Greencastle Investment Corporation, Greencastle, Indiana, and indirectly acquire First Citizens Bank and Trust Company, Greencastle, Indiana. 2/
- Chicago Swea City Bancorporation, Inc., Swea City, Iowa, for approval to acquire at least 91.4 percent of the voting shares of Swea City State Bank, Swea City, Iowa. 2/
- St. Louis Downstate Bancshares, Inc., Murphysboro, Illinois, to acquire at least 94.4 percent of the voting shares of The First National Bank in Altamont, Altamont, Illinois. 2/
- Minneapolis Elkton Bancshares, Inc., Elkton, Minnesota, for approval to acquire 100 percent of the voting shares of Farmers State Bank of Elkton, Elkton, Minnesota. 2/
- Minneapolis Silver Run Bancorporation, Inc., Red Lodge, Montana, for approval to acquire at least 81.07 percent of the voting shares of The United States National Bank of Red Lodge, Red Lodge, Montana. 2/
- Kansas City Banner County Bancorp, Harrisburg, Nebraska, for approval to acquire at least 80 percent of the common voting shares of Banner County Bank, Inc., Harrisburg, Nebraska. 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

- Kansas City Bonner Springs Bancshares, Inc., Bonner Springs, Kansas, for approval to acquire at least 80 percent of the voting shares of Commercial State Bank of Bonner Springs, Bonner Springs, Kansas. 2/
- Kansas City FSC Bancshares, Inc., Cameron, Missouri, for approval to acquire at least 80.35 percent of the voting shares of Farmers State Bank, Cameron, Missouri. 2/
- Dallas Central Louisiana Capital Corporation, Ferriday, Louisiana, for approval to acquire 100 percent of the voting shares of The Central Bank, Ferriday, Louisiana. 2/
- Dallas Prosperity Bancshares, Inc., Edna, Texas, for approval to acquire 100 percent of the voting shares of Allied First Bank, Edna, Texas. 2/
- Dallas Rusk County Bancshares, Inc., Henderson, Texas, for approval to acquire 100 percent of the voting shares of Peoples State Bank of Henderson, Henderson, Texas. 2/
- Dallas Schwertner Financial Corporation, Schwertner, Texas, for approval to acquire at least 80 percent of the voting shares of Schwertner State Bank, Schwertner, Texas. 2/
- San Francisco Burlingame Bancorp, Burlingame, California, for approval to acquire 100 percent of the voting shares of Burlingame Bank & Trust Co., Burlingame, California, a proposed new bank. 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 Bank of Boston Corporation, Boston, Massachusetts, for approval to acquire 100 percent of the voting shares of Colonial Bancorp, Inc., Waterbury, Connecticut and indirectly Colonial Bank, 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

- Atlanta Northern of Tennessee Corp., Clarksville, Tennessee, for approval to acquire 93.01 percent of the voting common shares and 100 percent of the Class A Preferred shares of First Southern Bank, Mt. Juliet, Tennessee. 2/
- Chicago Gainer Corporation, Merrillville, Indiana, for approval to acquire at least 80 percent of the voting shares of Hoosier State Bank of Indiana, Hammond, Indiana. 2/
- Chicago Mahaska Investment Company, Oskaloosa, Iowa, for approval to acquire 100 percent of the voting shares of Mahaska State Bank, Oskaloosa, Iowa. 2/
- Chicago Midwest Financial Group, Inc., Peoria, Illinois, for approval to acquire 100 percent of the voting shares of Pioneer Bank of Peoria, Peoria, Illinois. 2/
- St. Louis Sharp Bancshares, Inc., Cave City, Arkansas, for approval to acquire at least 80 percent of the voting shares of Bank of Evening Shade, Evening Shade, Arkansas. 2/
- St. Louis TCBankshares, Inc., North Little Rock, Arkansas, for approval to acquire at least 97.3 percent of the voting shares of First State Bank of Morrilton, Morrilton, Arkansas, 100 percent of Peoples Bancshares, Inc., Van Buren, Arkansas and indirectly 82.1 percent of Peoples Bank & Trust Company, Van Buren, Arkansas. 2/
- Minneapolis Kimberly Leasing Corporation, Rush City, Minnesota, for approval to acquire 99.4 percent of the voting shares of Security State Bank of Pillager, Pillager, Minnesota. 2/
- Kansas City First York Ban Corp., York, Nebraska, for approval to acquire 100 percent of the voting shares of The First National Bank of Bradshaw, Bradshaw, Nebraska; Blue River Bank, McCool Junction Nebraska; and Farmers & Traders Bank, Waco, Nebraska. 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 3(a)(5) of the Bank Holding Company Act of 1956

- Kansas City Midwest Banco Corporation, Cozad, Nebraska (formerly Cozad Elevators, Inc., Cozad, Nebraska), for approval to merge with Wilber State Company, Wilber, Nebraska, and indirectly Bank of Wilber, Wilber, Nebraska. 2/
- Dallas Texas Gulf Coast Bancorp, Inc. (formerly Galveston County Bancshares, Inc.) Houston, Texas, for approval to merge with Mainland Bancshares, Inc., LaMarque, Texas and indirectly acquire 94.3 percent of the voting shares of First Bank of LaMarque, LaMarque, 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 Bank of Boston Corporation, Boston, Massachusetts, for approval to acquire 100 percent of Colbanc Realty Corporation and Colbanc Leasing Corporation, Waterbury, Connecticut.
- Boston Depositors Corporation, August, Maine, for approval through Firestone Financial Corp., and Graphics Leasing Corporation, co-partners in trade under the name of Graphic/Firestone Leasing Company, Newton Center, Massachusetts, to engage de novo in leasing of personal property.
- Boston Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the arranging for third parties for the financing of commercial income property loans) this activity would be conducted in the cities of Seattle, Washington; Portland, Oregon and Sacramento, California, through its subsidiary, Old Stone Mortgage Corporation (2/2/84)

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

- New York Citicorp, New York, New York, requests permission to establish two de novo offices 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 sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans) at 6230 Fairview Road, Charlotte, North Carolina, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. (North Carolina) and Citicorp Homeowners, Inc. (1/27/84)
- New York Manufacturers Hanover Corporation, New York, New York, for approval to engage, through its wholly-owned subsidiary, Manufacturers Hanover Money Market Corporation, in the activities of underwriting, dealing in, purchasing, and selling such obligations of the United States governments and its various agencies, general obligations of various states and political sub-divisions thereof, and other obligations such as money market instruments, including certificates of deposit, bankers acceptances and commercial paper.
- Atlanta Central Bank Shares, Inc., Orlando, Florida, notification of intent to engage in de novo activities (in the sale, support and development of financial institution software) these activities would be conducted in the Sixth Federal Reserve District, through its subsidiary, Software Development, Inc. (2/1/84)
- Atlanta Northwest Georgia Financial Corp., Dallas, Georgia, notification of intent to engage in de novo activities (the company will solicit and originate FHA, VA, Conventional, etc. mortgage loans; these loans will be handled as a correspondent of a larger mortgage company) in Paulding County, and some areas of counties contiguous to Paulding through its subsidiary, West Georgia Mortgage Co., Inc. (1/26/84)

APPLICATIONS RECEIVED - ContinuedSan
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in data processing activities pursuant to Sections 225.4(a)(8) and 225.123(e) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act, including providing for the internal operations of BankAmerica Corporation and its subsidiaries and to others data processing and transmission services, data bases or facilities and access to such services, data bases or facilities by any technologically feasible means, and other activities incidental thereto) these activities will be conducted in all fifty States and the District of Columbia, through its subsidiary, Decimus Corporation (a California corporation) (1/27/84)

San
Francisco

First Security Corporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (in the business of making consumer, business and mortgage loans; to engage in the business of lease financing; to engage in the activities as an agent of selling credit life and credit disability insurance related to extensions of credit, where the insurance is limited to assuring repayment of the outstanding balance due on a specific extension of credit in the event of death, disability or involuntary unemployment of the debtor, pursuant to Section 601(A) of the Garn-St Germain Depository Institutions Act of 1982) at Market Tower II, 3025 South Parker Road, Suite 811, Aurora, Colorado, serving the area in and around Denver, Colorado, through its subsidiary, First Security Financial (1/23/84)

San
Francisco

Olympic National Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring for its own account and for the account of others loans and other extensions of credit and servicing loans and other extensions of credit for any person throughout the State of California) through its subsidiary, O.N.B. Mortgage Company (a California corporation) (1/23/84)

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APPLICATIONS RECEIVED - Continued

REPORTS RECEIVED

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

Bank of Greene, Ruckersville, Virginia
Filed by Frank L. Lamb
Clingman L. Snow

Union Trust Co. of Wildwood, New Jersey
Filed by Palmer M. Way

* * * * *

PETITIONS FOR RULEMAKING

None.