

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
H.2, 1984 No. 27

Actions of the Board; Applications and Reports  
Received During the Week Ending July 7, 1984

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Statement of actions taken on GAO recommendations included in its report "Control Improvements Needed in Accounting for Treasury Securities at the Federal Reserve Bank of New York"; letters sent to the Chairmen of Congressional Committees.

Boston	Dartmouth National Bank of Hanover, Hanover, New Hampshire, proposal to merge with First Citizens National Bank, Newport, New Hampshire; report transmitted to the Comptroller of the Currency on competitive factors. <u>1/</u>
Boston	Old Stone Corporation, Providence, Rhode Island, extension of time until September 29, 1984, to acquire Old Stone Mortgage Corporation from Old Stone Bank, Providence, Rhode Island. <u>1/</u>
New York	Banco de Ponce, Ponce, Puerto Rico, request for a waiver to make additional investments in bank premises. <u>1/</u>
New York	Manufacturers and Traders Trust Company, Buffalo, New York, to make an additional investment in bank premises. <u>1/</u>
Philadelphia	Commonwealth Bank and Trust Company, National Association, Williamsport, Pennsylvania, proposal to merge with the Lewisburg Trust Bank, Lewisburg, Pennsylvania, under the charter and title of the former; report transmitted to the Comptroller of the Currency on competitive factors. <u>1/</u>
Philadelphia	First Community Bancorp, Inc., Nazareth, Pennsylvania, extension of time until October 4, 1984, within which to consummate the bank holding company formation. <u>1/</u>
Philadelphia	Meridian Bancorp, Inc., Reading, Pennsylvania, extension of time until October 14, 1984, within which to consummate the acquisition of First National Bancorp of Allentown. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Richmond Citizens Bank, Olanta, South Carolina, proposed acquisition of assets and assumption of liabilities of the Lynchburg, South Carolina, office of Bankers Trust of South Carolina, Columbia, South Carolina; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond First Carolina Bancshares Corporation, Darlington, South Carolina, extension of time until September 13, 1984, within which to become a bank holding company through the acquisition of Carolina Bank & Trust Company, Lamar, South Carolina. 1/
- Atlanta Blountsville Bancshares, Inc., Blountsville, Alabama, extension of time until October 2, 1984, within which to become a bank holding company through acquisition of the Bank of Blountsville, Blountsville, Alabama. 1/
- Atlanta Fort Rucker Bancshares, Inc., Chillicothe, Missouri, extension of time until October 24, 1984, within which to become a bank holding company through acquisition of Fort Rucker National Bank, Fort Rucker, Alabama. 1/
- Atlanta First National Bank of LaFollette, LaFollette, Tennessee, proposed merger with LaFollette Interim Bank, N.A., LaFollette, Tennessee; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Atlantic National Bank of Florida, Jacksonville, Florida, proposal to merge with Atlantic National Bank of Florida, at Orange Park, Orange Park, Florida; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Chicago Second Merchants National Bank of Terre Haute, Terre Haute, Indiana, application for prior approval to merge with The Merchants National Bank of Terre Haute, Terre Haute, Indiana, under the charter of the Second Merchants National Bank of Terre Haute and title of The Merchants National Bank of Terre Haute; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Chicago Monroe Bancorp, Bloomington, Indiana, extension of time to October 5, 1984, within which to become a bank holding company through the acquisition of the successor by merger to Monroe County State Bank, Bloomington, Indiana. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Crystal Valley Financial Corporation, Middlebury, Indiana, extension of time to October 9, 1984, within which to become a bank holding company through the acquisition of First State Bank of Middlebury, Middlebury, Indiana. 1/
- Chicago First Chicago Corporation, Chicago, Illinois, extension of time to September 23, 1984, within which to acquire American National Corporation, Chicago; American National Bank & Trust Company, Chicago; First American Bank of Bensenville, Bensenville; First National Bank of Libertyville, Libertyville; Elgin National Bank, Elgin; and First Arlington National Bank, Arlington, all in Illinois. 1/
- Chicago Two Rivers Bancorp, Inc., Prophetstown, Illinois, extension of time to September 17, 1984, within which to become a bank holding company through the acquisition of The First National Bank of Manlius, Manlius; Tampico National Bank, Tampico; and the successor by merger to The Farmers National Bank of Prophetstown, Prophetstown, all in Illinois. 1/
- Chicago Dearborn Bank and Trust Company, Dearborn, Michigan, extension of time to December 28, 1984, within which to establish a branch office at 13550 Ford Road, Dearborn, Michigan. 1/
- St. Louis Merchants and Planters Bank, Camden, Arkansas, proposed merger with Interim Camden National Bank, Camden, Arkansas; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Farmington Interim National Bank, Farmington, New Mexico, proposal to merge with First National Bank of Farmington, Farmington, New Mexico, under the charter and title of First National Bank of Farmington, Farmington, New Mexico; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Kansas City Financial and Property Management, Inc., Emporia, Kansas, extension of time to October 4, 1984, within which to consummate the acquisition of Educators Investment Company of Kansas, Inc., Emporia, Kansas. 1/
- Dallas First National Bank in Alpine, Alpine, Texas, proposed merger with First Bank of Alpine National Association, Alpine, Texas; report transmitted 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

- San Francisco United Bank, Spokane, Washington, a savings bank, proposed acquisition of assets and assumption of deposit liabilities of the Kentland and Bellevue, Washington, branch offices of Washington Mutual Savings Bank, Seattle, Washington, under the charter and title of the former; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Interim Valley National Bank of Oregon, Forest Grove, Oregon, proposed merger with Valley National Bank of Oregon, Forest Grove, Oregon, under the charter of the former and with the title of the latter; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Interim Huntington National Bank, Huntington Beach, California, proposed merger with Huntington National Bank, Huntington Beach, California, under charter of the former and title of the latter; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Lincoln Mutual Savings Bank, Spokane, Washington, proposed merger with Washington Mutual Savings Bank, Seattle, Washington, under the charter and with the title of the latter; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Security Pacific Corporation, Los Angeles, California, extension of time to October 3, 1984, within which to acquire KMS Corporate Brokers, Inc. 1/
- San Francisco First Security State Bank, Salt Lake City, Utah, proposed merger with and into First Security Bank of Utah, N.A., Ogden, Utah; report transmitted 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

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

Not Disapproved

- Richmond UNB Bankshares, Inc., Washington, D.C. 1/
- Minneapolis DUBOIS Bankshares, Inc., Sauk Centre, Minnesota. 1/
- San Francisco Viejo Bancorp, Mission Viejo, California. 1/

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

Approved

- San Francisco Bank of Casa Grande Valley, Casa Grande, Arizona. 1/

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

Approved

- Richmond Bank of Virginia, Richmond, Virginia, to merge with The Bank of Montross, Montross, Virginia. 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 Allied International Bancorp, Inc., New York, New York: grants after-the-fact consent to regularize the investment of Applicant's subsidiary, Allied Bank and Trust Company (Bahamas) Limited, Nassau, Bahamas, in another subsidiary, Allied Pacific Corporation, Panama City, Panama, and also requesting consent to transfer this investment from Allied Bank and Trust Company (Bahamas) Limited back to Allied International Bancorp, Inc.

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

ACTIONS OF THE BOARD - Continued

- New York Citibank Overseas Investment Corporation, Wilmington, Delaware: grants specific consent to restructure certain existing investments in Australia to facilitate the achievement of 25 percent ownership by the Australian public of FNCB Finance Limited, Citicorp Australia Limited, and Citicorp Investments Limited, all of Sydney, Australia, as required by the Australian government.
- New York Societe Generale International, Inc., Houston, Texas: grants consent to amend Article FOURTH of its Articles of Association to provide for the establishment of one or more branches in the United States or abroad.
- Richmond NCNB Overseas Corporation, Charlotte, North Carolina: grants consent for NCNB Overseas Corporation, Charlotte, North Carolina, to make an additional investment in its subsidiary, NCNB Spedley Australia Limited, and, indirectly through NCNB Australia, in its two direct subsidiaries, NCNB Spedley Limited and NCNB Spedley Leasing, all of Sydney, Australia.

Forty-Five Day Notification Period Waived

- New York Citibank, N.A., New York, New York: no objection to make an additional investment in Mercantile Bank Limited, Hong Kong.
- San Francisco Seattle-First National Bank, Seattle, Washington: no objection to invest in its wholly-owned subsidiary, Seafirst Nominees, Ltd., United Kingdom.

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

- Chicago Withdrawn  
RBDC Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Republic Bancorp, Co., Chicago, Illinois.

ACTIONS OF THE BOARD - Continued

- Returned
- Cleveland First Security Bancorp of Whitesburg, Kentucky, Inc., Whitesburg, Kentucky, for approval to acquire at least 95 percent of the voting shares of First Security Bank, Whitesburg, Kentucky. 1/
- Chicago Bay Lake Bancorp, Inc., Kewaunee, Wisconsin, for approval to acquire 80 percent of the voting shares of Union State Bank, Kewaunee, Wisconsin.
- Chicago Capital Bancorporation of Illinois, Clayton, Missouri, for approval to acquire 50 percent or more of the voting shares of Central Illinois Banc Shares, Inc., Springfield, Illinois thereby indirectly acquiring Capitol Bank & Trust Company of Springfield, Springfield, Illinois.
- Kansas City North American Bancshares, Inc., Littleton, Colorado, for approval to retain 100 percent of the voting shares of North American National Bank, Littleton, Colorado.
- Approved
- Boston Bay Point Bancorp, Inc., Meredith, New Hampshire, (formerly Granite State Bancorp, Inc.) for approval to acquire 100 percent of the voting shares of Meredith Bank & Trust, Meredith, New Hampshire. 1/
- Chicago Rush County National Corporation, Rushville, Indiana, for approval to acquire 100 percent of the voting shares of The Rush County National Bank of Rushville, Rushville, Indiana. 1/
- Chicago Soldier Valley Financial Services, Inc., Soldier, Iowa, for approval to acquire 100 percent of the voting shares of Soldier Valley Savings Bank, Soldier, Iowa. 1/
- Chicago State Financial Services Corporation, Hales Corners, Wisconsin, for approval to acquire 100 percent of the voting shares of State Bank, Hales Corners, Wisconsin. 1/
- Chicago Universal Corporation, Ypsilanti, Michigan, for approval to acquire at least 90 percent or more of the voting shares of the successor by merger to The National Bank of Ypsilanti, Ypsilanti, Michigan. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis           Dyer F & M Bancshares, Inc., Dyer, Tennessee, for approval to acquire at least 80 percent of the voting shares of Farmers & Merchants Bank, Dyer, Tennessee. 1/
- Minneapolis       Silver Lake Bancorporation, Inc., Silver Lake, Minnesota, for approval to acquire 91.19 percent of the voting shares of Citizens State Bank of Silver Lake, Silver Lake, Minnesota. 1/
- Kansas City       Cawker City Bancshares, Inc., Overland Park, Kansas, for approval to acquire 85.5 percent of the voting shares of Farmers and Merchants State Bank, Cawker City, Kansas. 1/
- Kansas City       CSB Bancorp., Inc., Coffeyville, Kansas, for approval to acquire 88.17 percent of the voting shares of Coffeyville State Bank, Coffeyville, Kansas. 1/
- Dallas             Alice Bancshares, Inc., Alice, Texas, for approval to acquire 100 percent of the voting shares of Alice National Bank, Alice, Texas. 1/
- Dallas             Longview Bancshares, Inc., Longview, Texas, for approval to acquire 100 percent of the voting shares of Texas National Bank, Longview, Texas, a proposed new bank. 1/
- Dallas             Plainview Bancorp, Inc., Plainview, Texas, for approval to acquire 80 percent of the voting shares of Plainview Bancshares, Inc., Plainview, Texas and indirectly acquire The City National Bank of Plainview, Plainview, 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

- Minneapolis       NorBanc Group, Returned Inc., Pine River, Minnesota, for approval to acquire 94 percent of the voting shares of State Bank of Boyd, Boyd, Minnesota.

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

ACTIONS OF THE BOARD - Continued

- Approved
- St. Louis      First Arkansas Bankstock Corporation, Little Rock, Arkansas, for approval to acquire 100 percent of the voting shares of Conway Bancshares, Inc., Conway, Arkansas, and indirectly First State Bank and Trust Company, Conway, Arkansas; 98.2 percent of the voting shares of The First National Bank in Harrison, Harrison, Arkansas, and 94.1 percent of the voting shares of National Bankshares Corporation, Pine Bluff, Arkansas, and indirectly National Bank of Commerce of Pine Bluff, Pine Bluff, Arkansas.
- Minneapolis      St. Croix Banco, Inc., New Richmond, Wisconsin, for approval to acquire 56.61 percent of the voting shares of Polk County Banco, Inc., Balsam Lake, Wisconsin and indirectly acquire Polk County Bank, Balsam Lake, Wisconsin. 1/
- Dallas      RepublicBank Corporation, Dallas, Texas, for approval to acquire 14.8 percent of the voting shares of Seagoville State Bank, Seagoville, 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

- Withdrawn
- Kansas City      DCB Investments, Inc., David City, Nebraska, for approval to retain ownership of Souba Insurance Agency, David City, Nebraska.

- Returned
- Richmond      Correction:  
The notice for First Union Corporation, Charlotte, North Carolina, for approval to engage de novo in consumer lending and deposit-taking through First Union National Bank of South Carolina, Columbia, South Carolina; First Union National Bank of Virginia, Annadale, Virginia; First Union National Bank of Texas, Houston, Texas; First Union National Bank of Alabama, Birmingham, Alabama; First Union National Bank of Florida, Ft. Lauderdale, Florida; First Union National Bank of Tennessee, Memphis, Tennessee; and First Union National Bank of Georgia, Tucker, Georgia, should not have been listed as Returned.

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

ACTIONS OF THE BOARD - ContinuedCorrection:

Richmond

Suburban Bancorp, Bethesda, Maryland, for approval to engage de novo in consumer lending and deposit-taking through Suburban Virginia Bank, N.A., Fairfax County, Virginia, should not have been listed as Returned.

Approved

Cleveland

Banc One Corporation, Columbus, Ohio, for approval to acquire 100 percent of the voting securities of UML Financial Corporation, Pasadena, California. 1/

Atlanta

First Railroad & Banking Company of Georgia, Augusta, Georgia, for approval to acquire Absher Finance Company, Inc., Wytheville, Virginia. 1/

San Francisco

First Interstate Bancorp, Los Angeles, California, for approval to acquire 20 percent of the outstanding shares of Leland O'Brien Rubenstein Associates Incorporated, Los Angeles, California. 1/

Permitted

Boston

RIHT Financial Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities ((1) continue to provide fiduciary services from a trust service office located at 405 Eighth Street, South Naples, Florida and (2) to expand to the entire state of Florida the geographic area from which it can conduct fiduciary services; fiduciary services are permitted pursuant to 12 C.F.R. 225.25b(3)) through its subsidiary, Hospital Trust of Florida, National Association (7/5/84) 3/

Richmond

Dominion Bankshares Corporation, Roanoke, Virginia, notification of intent to engage in de novo activities (mortgage banking activities of originating residential, commercial, industrial, and construction loans for its own account and for sale to others, and servicing such loans for others) throughout the United States, through its subsidiary, Dominion Bankshares Mortgage Corporation (6/28/84) 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

- Richmond United Carolina Bancshares Corporation, Whiteville, North Carolina, notification of intent to engage in de novo activities (in the issuance and sale at retail of money orders having a face value of not more than \$1,000) to serve the States of North Carolina and South Carolina, through a subsidiary, UCB Financial Services Corporation (7/1/84) 3/
- Richmond Washington Bancorporation, Washington, D. C., notification of intent to engage in de novo activities (making, acquiring, selling and servicing residential mortgage loans, principally single- and multi-family mortgages) at 8620 Westwood Center Drive, Tysons Corner, Virginia, through a subsidiary, Washington Mortgage Group, Inc. (7/4/84) 3/
- Atlanta Southland Bank Corp., Butler, Georgia, notification of intent to engage in de novo activities (sale of credit life, accident and disability insurance, all of which are limited to assuring repayment of the outstanding balance due on a specific extension of credit by subsidiaries of Southland Bank Corp. in the event of the death, disability or involuntary unemployment of the debtor) serving the State of Georgia, through its subsidiary, Southland Insurance Agency, Inc. (7/5/84) 3/
- Kansas City FirstBank Holding Company of Colorado, Lakewood, Colorado, notification of intent to engage in de novo activities (the issuance and sale at retail of money orders and similar consumer-type payment instruments having a face value of not more than \$1,000, [Regulation Y, Section 225.25(b)(12)]) through its subsidiary, FirstBank Holding Company (7/6/84) 3/
- Kansas City The Protection Insurance Agency, Protection, Kansas, notification of intent to engage in de novo activities (in the sale of general insurance in a town with a population not exceeding 5,000) these activities would be performed in the Village of Protection, Kansas and the surrounding rural areas (7/6/84) 3/
- San Francisco Combancorp, City of Commerce, California, notification of intent to engage in de novo activities (the originating, packaging, selling and service of loans secured by real property for institutional lenders on a fee basis; precedent for such activity appears to fall under Section 225.25(b)(1)(iii); the unit will be operated as

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

ACTIONS OF THE BOARD - Continued

a client-centered mortgage broker; buying and selling will be done largely on third party documentation) the geographic area to be served is the greater Los Angeles Basin within the boundaries of the State of California, through its subsidiary, Combancorp Mortgage Brokerage Co. (7/5/84) 3/

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Redemption of Shares

St. Louis	First Bancorp of <sup>Approved</sup> Russell County, Inc., Russell Springs, Kentucky. <u>1/</u>
Minneapolis	DUBOIS BankShares, Inc., Sauk Centre, Minnesota. <u>1/</u>
Minneapolis	Le Sueur Bancorporation, Inc., Le Sueur, Minnesota. <u>1/</u>
Kansas City	Orchard Valley Financial Corporation, Englewood, Colorado. <u>1/</u>
Dallas	Citizens Bankshares of Springhill, Inc., Springhill, Louisiana. <u>1/</u>
Dallas	Reagan Bancshares, Inc., Big Lake, Texas. <u>1/</u>

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.



APPLICATIONS RECEIVED - ContinuedApplications and Notifications for International Investements 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

- New York            Citibank Overseas Investment Corporation, Wilmington, Delaware: requests specific consent to retain, indirectly through Citicorp Australia Holdings Limited, Sydney, Australia, the shares of Citilife Insurance Australia Limited, Sydney, Australia after Citilife engages in the general activity of underwriting life insurance in Australia.
- New York            Morgan Guaranty International Finance Corporation, New York: prior notification of its intent to make an additional investment in the shares of Cia Inter-Atlantico Arrendamento Mercantil, Rio de Janeiro, Brazil.

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

- New York            Smithtown Bancorp, Inc., Smithtown, New York, for approval to acuqire 100 percent of the voting shares of Bank of Smithtown, Smithtown, New York. 2/
- Cleveland            Mercantile Bancorp, Inc., Moundsville, West Virginia, for approval to acquire 100 percent of the voting shares of Mercantile Banking and Trust Company, Moundsville, West Virginia. 2/
- Richmond            Virginia Community Bankshares, Inc., Louisa, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Bank of Louisa, Louisa, Virginia. 2/
- Atlanta              First Fulton Bancshares, Inc., Palmetto, Georgia, for approval to acquire 100 percent of the voting shares of First Fulton Bank and Trust, Palmetto, Georgia. 2/
- Atlanta              Tallapoosa Capital Corporation, Dadeville, Alabama, for approval to acquire at least 80 percent of the voting shares of Bank of Dadeville, Dadeville, Alabama. 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 Taylor Capital Corporation, Camp Hill, Alabama, for approval to acquire at least 80 percent of the voting shares of Camp Hill Bank, Camp Hill, Alabama. 2/
- Atlanta White County Bancshares, Inc., Cleveland, Georgia, for approval to acquire 100 percent of the voting shares of White County Bank, Cleveland, Georgia. 2/
- Chicago Bay Lake Bancorp, Inc., Kewaunee, Wisconsin, for approval to acquire 80 percent or more of the voting shares of Union State Bank, Kewaunee, Wisconsin. 2/
- Chicago First Taylor County Bancorporation, Inc., Bedford, Iowa, for approval to acquire 100 percent of the voting shares of The Bedford National Bank, Bedford, Iowa. 2/
- St. Louis Huntsville Bancshares, Inc., Huntsville, Missouri, for approval to acquire at least 80.0 percent of the voting shares of Farmers and Merchants Bank, Huntsville, Missouri. 2/
- St. Louis Unibancorp, Loogootee, Indiana, for approval to acquire 100 percent of the voting shares of The Union Bank, Loogootee, Indiana. 2/
- St. Louis Washco Bancshares, Inc., Potosi, Missouri, for approval to acquire at least 80 percent of the voting shares of Irondale Bank, Irondale, Missouri. 2/
- Kansas City Central Bank Shares, Inc., Cheyenne, Wyoming, for approval to acquire at least 80 percent of the voting shares of American National Bank of Riverton, Riverton, Wyoming. 2/
- Kansas City First Nebraska Bancs, Inc., Sidney, Nebraska, for approval to acquire 100 percent of the voting shares of First National Bank of Sidney, Sidney, Nebraska. 2/
- Kansas City Mount Hope Bancshares, Inc., Mount Hope, Kansas, for approval to acquire 88.8 percent of the voting shares of First National Bank, Mount Hope, Kansas. 2/
- Kansas City Triad Bancshares, Inc., Tulsa, Oklahoma, for approval to acquire 100 percent of the voting shares of Triad Bank, N.A., Tulsa, Oklahoma. 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

- Dallas First Victoria Corporation, Victoria, Texas, for approval to acquire 100 percent of the voting shares of First Victoria National Bank, Victoria, Texas. 2/
- Dallas Lewco Bancshares, Inc., Shamrock, Texas, for approval to acquire at least 80 percent of the voting shares of First Bank & Trust, Shamrock, Texas. 2/
- Dallas Longview Bancshares, Inc., Longview, Texas, for approval to acquire 100 percent of the voting shares of Texas National Bank, Longview, Texas, a proposed new bank. 2/
- Dallas Minden Bancshares, Inc., Minden, Louisiana, for approval to acquire 80 percent of the voting shares of Minden Bank & Trust Company, Minden, Louisiana. 2/
- Dallas Plaza Bancshares, Inc., Fort Worth, Texas, for approval to acquire 80 percent of the voting shares of River Plaza National Bank, Fort Worth, 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

- New York Commercial Bancshares, Inc., Jersey City, New Jersey, for approval to acquire at least 8.8 percent of the voting shares of First National Bank and Trust Company of Kearny, Kearny, New Jersey. 2/
- Philadelphia First Valley Corporation, Bethlehem, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Hazleton National Bank, Hazleton, Pennsylvania. 2/
- Cleveland First National Cincinnati Corporation, Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares of Preble County National Bank, Eaton, Ohio. 2/
- Cleveland Manchester Bancorp, Inc., Manchester, Kentucky, for approval to acquire 100 percent of the voting shares of United Danville, Inc., Danville, Kentucky and indirectly Bank of Danville, Danville, Kentucky; London Bancshares, Inc., London, Kentucky and indirectly London Bank and Trust Company, London, Kentucky; Jessamine Bancshares, Inc., Nicholasville, Kentucky and indirectly First National Bank and Trust Company, Nicholasville, Kentucky. 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            Jefferson Bankshares, Inc., Charlottesville, Virginia,  
for approval to acquire 5 percent or more of the voting  
shares of Citizens Trust Company, Portsmouth, Virginia,  
and indirectly Citizens Trust Bank, Portsmouth, Virginia. 2/
- Chicago             Associated Banc-Corp., Green Bay, Wisconsin, for approval  
to acquire 100 percent of the voting shares of Dairyland  
Bankshares, Inc., Marshfield, Wisconsin and indirectly  
Citizens National Bank and Trust, Marshfield, Wisconsin. 2/
- Chicago             First Colonial Bankshares Corporation, Chicago, Illinois,  
for approval to acquire 100 percent of the voting shares  
of Michigan Avenue National Bank of Chicago, Chicago,  
Illinois. 2/
- Chicago             First State Bancorp of Monticello, Inc., Monticello,  
Illinois, for approval to acquire at least 80 percent  
of the voting shares of The State Bank of Hammond, Hammond,  
Illinois. 2/
- Chicago             Town Financial Corporation, Hartford City, Indiana, for  
approval to acquire 12.6 percent of the voting shares of  
The Bank of Montpelier, Montpelier, Indiana. 2/
- Minneapolis        C.S.B. Financial, Inc., Chetek, Wisconsin, for approval to  
acquire 80.18 percent of the voting shares of the Bank  
of Barron, Barron, Wisconsin. 2/
- Kansas City        First National Bankshares of Sheridan, Sheridan, Wyoming,  
for approval to acquire 100 percent of the voting shares  
of Ranchester State Bank, Ranchester, Wyoming. 2/
- Kansas City        FirstBank Holding Company of Colorado, Lakewood, Colorado,  
for approval to acquire 100 percent of the voting shares  
of FirstBank at Broadway/County Line Road, N.A.,  
Arapahoe County, Colorado, a proposed new bank. 2/
- Dallas              Fresno Bancshares, Inc., Los Fresnos, Texas, for approval  
to acquire 100 percent of the voting shares of FirstBank  
of Port Isabel, N.A., Port Isabel, 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

- New York            The Chase Manhattan Corporation, New York, New York, for approval to engage de novo in deposit-taking through The Chase Manhattan National Bank of Utah, Salt Lake City, Utah.
- New York            The Chase Manhattan Corporation, New York, New York, for approval to engage de novo in consumer lending through The Chase Manhattan National Bank of Arizona, Phoenix, Arizona (branch in Tucson); The Chase Manhattan National Bank of California, Newport Beach, California (branches in La Jolla, Palo Alto and Walnut Creek); The Chase Manhattan National Bank of Colorado, Denver, Colorado; The Chase Manhattan National Bank of Connecticut, Greenwich, Connecticut; The Chase Manhattan National Bank of Coral Gables, Coral Gables, Florida; The Chase Manhattan National Bank of Fort Worth, Fort Worth, Texas; The Chase Manhattan National Bank of Georgia, Atlanta, Georgia; The Chase Manhattan National Bank of Houston, Houston, Texas; The Chase Manhattan National Bank of Illinois, Chicago, Illinois; The Chase Manhattan National Bank of Massachusetts, Boston, Massachusetts; The Chase Manhattan National Bank of Minnesota, Bloomington, Minnesota; The Chase Manhattan National Bank of New Jersey, Hasbrouck Heights, New Jersey; The Chase Manhattan National Bank of Ohio, Cleveland, Ohio; The Chase Manhattan National Bank of Oklahoma, Tulsa, Oklahoma; The Chase Manhattan National Bank of Orlando, Maitland, Florida; The Chase Manhattan National Bank of Pennsylvania, Bala Cynwyd, Pennsylvania; The Chase Manhattan National Bank of San Antonio, San Antonio, Texas; The Chase Manhattan National Bank of Tampa, Tampa, Florida; The Chase Manhattan National Bank of Virginia, Vienna, Virginia; and The Chase Manhattan Trust Company of Florida, N.A., Boca Raton, Florida.
- New York            Citicorp, New York, New York, for approval to acquire, directly or indirectly, up to 100 percent of the voting shares of the Morris Plan Industrial Bank, Burlington, North Carolina, to engage in the following activities: (industrial banking activities, including making commercial and consumer loans and accepting time and savings deposits).
- Philadelphia        CoreStates Financial Corp., Philadelphia, Pennsylvania, for approval to acquire through its indirect subsidiary, Signal Financial Corporation, certain assets of Peoples Loan Corporation, Buffalo, New York.

APPLICATIONS RECEIVED - Continued

- Richmond Dominion Bankshares Corporation, Roanoke, Virginia, notification of intent to engage in de novo activities (originating residential, commercial, industrial, and construction loans for its own account and for sale to others, and servicing such loans for others) throughout the United States, through its subsidiary, Dominion Bankshares Mortgage Corporation (5/29/84)
- Atlanta Citizens and Southern Georgia Corporation, Atlanta, Georgia, notification of intent to engage in de novo activities (in discount securities brokerage and incidental activities such as offering custodial services, individual retirement accounts, and cash management services; and underwriting and dealing in obligations of the United States, general obligations of states and their political subdivisions, and other obligations that state member banks of the Federal Reserve System may be authorized to underwrite and deal in under 12 USC 24 and 335, including bankers acceptances and certificates of deposit) these activities would be conducted throughout the United States, through its subsidiary, First Southeastern Company, Atlanta, Georgia (6/26/84)
- Atlanta Peoples Holding Company, Winder, Georgia, notification of intent to engage in de novo activities (in making and servicing loans and in providing security brokerage services, related securities credit activities and incidental activities) (6/25/84)
- Atlanta Southern Bank Holding Company, Savannah, Georgia, notification of intent to engage in de novo activities ((a) leasing automobiles, computers and other personal property and equipment, or acting as agent, broker, or advisor in leasing such property, as provided in 12 C.F.R. 225.25(b)(5). At the present time Applicant intends to perform such activities in any and all geographic areas in the United States permitted it by law; (b) providing investment or financial advice as permitted in 12 C.F.R. 225.25(b)(4)(IV); Applicant proposes to furnish to its affiliated members general economic information and advice, general economic statistical forecasting services and industry studies) the geographical area to be served herein would be limited to the location of Southern Bank Holding Company's affiliates, all of which are located in the State of Georgia (6/11/84)
- St. Louis Mountain Bancshares, Inc., Yellville, Arkansas, notification of intent to engage in de novo activities (will offer real estate appraisals. Real estate appraisals are authorized by Regulation Y) serving Arkansas and all contiguous States (Oklahoma, Missouri, Texas, Louisiana, Mississippi and Tennessee) (6/28/84)

APPLICATIONS RECEIVED - Continued

- St. Louis National Commerce Bancorporation, Memphis, Tennessee, notification of intent to engage in de novo activities (in investment advisory services to be performed by Applicant's nonbanking subsidiary, Commerce Capital Management, Inc., Memphis, Tennessee (6/29/84)
- Kansas City Fourth Financial Corporation, Wichita, Kansas, notification of intent to engage in de novo activities (in activities of (1) making, acquiring, and servicing loans for its own account and for the account of others; and (2) selling, as agent or broker, credit life and accident and health insurance that is directly related to its extensions of credit. The activities are authorized by Section 225.25(b)(1) and Section 225.25(b)(8), respectively, of Regulation Y) the activities will be conducted in the State of Kansas and adjacent states, through its subsidiary, United Financial Corporation (7/6/84)
- Kansas City Kansas National Bancorporation, Inc., Goodland, Kansas, notification of intent to engage in de novo activities (leasing personal property or acting as agent, broker or advisor in leasing such property and leasing real property or acting as agent, broker or advisor in leasing such property as noted in Section 225.25(b). The terms of the leasing activities would be consistent with the subsections of the above listed Section 225.25(b)) geographic area to be served is throughout the United States, through its subsidiary, First Insurance Agency, Inc. (7/2/84)
- Dallas First Victoria Corporation, Victoria, Texas, for approval to acquire First Victoria Insurance Company, Victoria, Texas.
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (in providing discount brokerage services and related credit services) these activities will be conducted in the State of Texas, through its subsidiary, Texas Commerce Brokerage Services, Inc. (6/29/84)
- San Francisco Alaska Mutual Bancorporation, Anchorage, Alaska, notification of intent to engage in de novo activities (in leasing company activities) these activities would be conducted in the States of Alaska, Arizona, California, Nevada, Oregon and Washington, through its subsidiary, AMB Leasing, Inc. (7/5/84)

APPLICATIONS RECEIVED - Continued

San  
Francisco

CVB Financial Corp., Chino, California, notification of intent to engage in de novo activities (performing appraisals of real estate; servicing construction loans made by banks or other lenders by making on-site inspections throughout a building construction project to assure the lender that disbursements being made by the lender are for construction work completed according to previously agreed upon plans and specifications) serving the State of California, through its subsidiary, Appraisal Concepts, Inc. (6/26/84)

San  
Francisco

First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (as a registered futures commission merchant, for nonaffiliated persons, in the execution and clearance of options on futures contracts for U.S. government securities, negotiable U.S. money market instruments and foreign exchange) these activities will be conducted from offices located in: Los Angeles, San Francisco, Chicago and New York; the geographic area to be served by each of these offices will be all fifty States, the District of Columbia, and abroad, through its subsidiary, First Interstate Futures Corporation (7/10/84)

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Application to the Board of Governors of the  
Federal Reserve System for Prior Approval of an  
Acquisition Pursuant to Section 5(b) of the Bank  
Service Corporation Act, as Amended

St. Louis

Spencer County Bank, Santa Claus, Indiana, for approval to engage in the general insurance agency business through its proposed subsidiary, Christmas Lake Agency, Inc., Dale, Indiana.

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.