

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
H.2, 1984 No. 32

Actions of the Board; Applications and Reports  
Received During the Week Ending August 11, 1984

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Chairman Paul A. Volcker before the House Committee on Foreign Affairs to review the international debt situation.

Boston Old Stone Bank, Providence, Rhode Island, proposal to acquire the assets and assume the liabilities of Rhode Island Federal Savings and Loan Association, Providence, Rhode Island; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Richmond Consolidated Banc Shares, Inc., Clarksburg, West Virginia, extension of time to November 8, 1984, within which to become a bank holding company through the acquisition of The Lowndes Bank, Clarksburg, West Virginia. 1/

Richmond Old Point Financial Corporation, Hampton, Virginia, extension of time to November 27, 1984, to become a bank holding company through the acquisition of The Old Point National Bank of Phoebus, Hampton, Virginia. 1/

Richmond Bank of McKenney, Inc., McKenney, Virginia, an investment in bank premises. 1/

Atlanta Vista Banks, Inc., DeLeon Springs, Florida, extension of time to November 4, 1984, within which to acquire Bank of Belleview, Belleview, Florida. 1/

Atlanta Bank of Clayton, Clayton, Georgia, proposed merger with BOC Interim Bank, Clayton, Georgia; 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

- Chicago Eastern Michigan Financial Corporation, Croswell, Michigan, extension of time to November 15, 1984, within which to become a bank holding company through the acquisition of State Bank of Croswell, Croswell, Michigan. 1/
- Chicago Chemical Financial Corporation, Midland, Michigan, extension of time to September 30, 1984, within which to acquire Northern National Bank, Grayling, Michigan. 1/
- St. Louis Moscow Savings Bank, Moscow, Tennessee, proposal to merge with Moscow Savings Interim Bank, Moscow, Tennessee; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Termination of registration under Regulation G for Green River Production Credit Association, Owensboro, Kentucky. 1/
- Dallas Oak Ridge Bancshares, Inc., Oak Ridge, Louisiana, extension of time to November 1, 1984, within which to acquire Bank of Oak Ridge, Oak Ridge, Louisiana. 1/
- Dallas First of Austin Bancshares, Inc., Austin, Texas, extension of time to November 26, 1984, within which to acquire First National Bank, Austin, Texas. 1/
- San Francisco Plumas Bank, Quincy, California, proposed acquisition of the Quincy, California, branch of Wells Fargo Bank, N.A., San Francisco, California; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Rio Salado Bancorp, Tempe, Arizona, extension of time to December 14, 1984, within which to acquire Rio Salado Bank, Tempe, Arizona. 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

- St. Louis Keyesport Bancshares, Inc., Keyesport, Illinois. 1/
- Dallas Laredo National Bancshares, Inc., Laredo, Texas. 1/
- San Francisco Brighton Bancorp, Salt Lake City, Utah. 1/

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

Approved

- Richmond First Virginia Bank - Colonial, Richmond, Virginia.  
To establish a branch in Stony Point Shopping Center at the intersection of Huguenot Road and Stony Point Road, Richmond, Virginia. 1/

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

Approved

- Richmond Virginia Community Bank, Louisa, Virginia. 1/
- Atlanta Central Bank, Miami, Florida. 1/

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

Approved

- Richmond Virginia Community Bank, Louisa, Virginia, to merge with The Bank of Louisa, Louisa, Virginia. 1/

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

ACTIONS OF THE BOARD - Continued

Atlanta Central Bank, Miami, Florida, to acquire certain assets and assume certain liabilities of Pan American Bank, N.A., Miami, Florida. 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 Citibank Overseas Investment Corporation, Wilmington, Delaware: grants consent to continue to hold the shares of Citifutures Limited, London, England, after Citifutures engages as a futures commission merchant with respect to the FT-SE 100 Contract available on the London International Financial Futures Exchange.

San Francisco First Pacific Investments Limited, Monrovia, Liberia and First Pacific Holdings Limited, Hong Kong: grants consent to make an additional investment in First Pacific Finance Limited, Hong Kong.

San Francisco Frontier Bancorp, Vista, California: prior notification of its intent to invest up to 100 percent of the shares of Interbank Export Trading Company, San Diego, California, a de novo export trading company.

New York Forty-Five Day Notification Allowed to Expire  
Citibank Overseas Investment Corporation, Wilmington, Delaware: no objection to establish a de novo commercial bank subsidiary, Citibank Norge A/S, Oslo, Norway.

San Francisco Rainier National Bank, Seattle, Washington: no objection to establish a branch in Seoul, Korea.

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

- St. Louis                      Withdrawn  
United Holdings, Inc., Memphis, Tennessee, for approval to acquire at least 67 percent of the voting shares of Bank of Crockett, Bells, Tennessee. 1/
- New York                      Approved  
Smithtown Bancorp, Inc., Smithtown, New York, for approval to acquire 100 percent of the voting shares of Bank of Smithtown, Smithtown, New York. 1/
- 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. 1/
- Atlanta                      The Chattahoochee Financial Corporation, Marietta, Georgia, for approval to acquire 100 percent of the voting shares of The Chattahoochee Bank, Marietta, Georgia. 1/
- Atlanta                      Hartford Financial Corp., Hartford, Alabama, for approval to acquire 100 percent of the voting shares of City Bank of Hartford, Hartford, Alabama. 1/
- Atlanta                      Stewart County Bancorp, Inc., Dover, Tennessee, for approval to acquire at least 80 percent of the voting shares of Dover - Peoples Bank & Trust Company, Dover, Tennessee. 1/
- Chicago                      Community State Bancshares, Inc., Wisconsin Rapids, Wisconsin, for approval to acquire at least 97.36 percent of the voting shares of Community State Bank, Wisconsin Rapids, Wisconsin. 1/
- Chicago                      Liberty Bancorp, Inc., Broadview, Illinois, for approval to acquire 87 percent or more of the voting shares of Liberty Bank, Broadview, Illinois. 1/
- Chicago                      Napoleon Bancorp, Napoleon, Indiana, for approval to acquire at least 80 percent of the voting shares of The Napoleon State Bank, Napoleon, Indiana. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago RUTH BANK CORPORATION, Ruth, Michigan, for approval to acquire at least 80 percent of the voting shares of Ruth State Bank, Ruth, Michigan. 1/
- St. Louis First Citizens Bancshares Company, Marion, Arkansas, for approval to acquire 80 percent of the voting shares of Citizens Bank, Marion, Arkansas.
- St. Louis Mutual Banc Corp., New Albany, Indiana, for approval to acquire 100 percent of the voting shares of Mutual Trust Bank, New Albany, Indiana. 1/
- St. Louis Unibancorp, Loogootee, Indiana, for approval to acquire 100 percent of the voting shares of The Union Bank, Loogootee, Indiana. 1/
- Kansas City BancEdmond, Inc., Edmond, Oklahoma, for approval to acquire 100 percent of the voting shares of Bank of Edmond, N.A., Edmond, Oklahoma. 1/
- Kansas City Farmers State Bancshares of Sabetha, Inc., Sabetha, Kansas, for approval to acquire at least 80 percent of the voting shares of Farmers State Bank, Sabetha, Kansas. 1/
- Kansas City Island Bancshares, Inc., Long Island, Kansas, for approval to acquire at least 80 percent of the voting shares of Commercial State Bank, Long Island, Kansas. 1/
- Kansas City Western Kansas Bancshares, Inc., Ulysses, Kansas, for approval to acquire 100 percent of the voting shares of Southwest Kansas National Bank, Ulysses, Kansas, a proposed new bank. 1/
- Dallas Hopkins County First Financial Services Corporation, Sulphur Springs, Texas, for approval to acquire at least 80 percent of the voting shares of First National Bank of Sulphur Springs, Sulphur Springs, Texas. 1/
- San Francisco First Intermountain Holding Corp., Salt Lake City, Utah, for approval to acquire 50.25 percent of the voting shares of United Bank, Murray, Utah. 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 3(a)(3) of the Bank Holding Company Act of 1956

- Returned
- Kansas City Interstate Financial Corporation, Edmond, Oklahoma, for approval to acquire at least 92.93 percent of the voting shares of Union National Bank, Tulsa, Oklahoma.
- Approved
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of United Bank of Aurora - South, Aurora, Colorado, a proposed new bank. 1/
- Dallas InterFirst Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of InterFirst Bank West Beaumont, N.A., Beaumont, Texas, a proposed new bank.
- Dallas InterFirst Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of InterFirst Bank North Austin, N.A., Austin, Texas, a proposed new bank.
- Dallas InterFirst Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of InterFirst Bank Westlake, N.A., Austin, Texas, a proposed new bank.

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

- Approved
- Cleveland National City Corporation, Cleveland, Ohio, for approval to merge with BancOhio Corporation, Columbus, Ohio and indirectly acquire BancOhio National Bank and The Ohio State Bank, both of Columbus, Ohio.

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

- Returned
- 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. (8/8/84) 3/
- Chicago Findlay Bankshares, Inc., Findlay, Illinois, for approval to continue to engage in general insurance sold in a community that has a population not exceeding 5,000.
- Chicago Findlay Bankshares, Inc., Findlay, Illinois, for approval to continue to engage in discount brokerage activities regarding securities.
- Approved
- Cleveland National City Corporation, Cleveland, Ohio, for approval to engage in non-banking activities through BancOhio Leasing Company; Franklinton Assurance Company; BancOhio Mortgage Company; W. Lyman Case and Company; Midwest Econometrics, Inc. and Plaza Trust Company, all located in Columbus, Ohio.
- Atlanta First City Bancorp, Inc., Marietta, Georgia, for approval to acquire 8.33 percent of the voting shares of Georgia Interchange Network, Inc., Atlanta, Georgia, a joint venture to engage de novo in data processing and related activities.
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, for approval to engage in the sale of credit life and credit health and accident insurance directly related to extensions of credit by Bank through Applicant's subsidiary, Lincoln Agency, Inc., Denver, Colorado. 1/

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

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

ACTIONS OF THE BOARD - Continued

## Permitted

- Boston PT Investment Corporation, Pawtucket, Rhode Island, notification of intent to engage in de novo activities (leasing personal and real property and acting as agent, broker, and advisor in leasing such property and activities incidental thereto under the terms of section 225.25(b)(5)) serving the Continental United States, through its subsidiary, Flyer Leasing, Inc. (8/8/84) 3/
- Richmond United Bankshares, Inc., Parkersburg, West Virginia, notification of intent to engage in de novo activities (making and servicing mortgage loans) in Charleston, South Carolina, and to expand its activities throughout the United States, through a subsidiary, United Mortgage Company, Inc. (8/9/84) 3/
- Kansas City Metro Bancshares, Inc., Kansas City, Missouri, notification of intent to engage in de novo activities (originating and servicing loans for its own accounts and for the accounts of others) this activity will be conducted throughout the United States (8/8/84) 3/
- 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 (8/9/84) 3/

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



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

- Cleveland Ohio Citizens Bank, Toledo, Ohio. To acquire the assets and assume the liabilities of the following branches of BancOhio National Bank, Columbus, Ohio:
1. Swanton Office  
110 West Airport Highway  
Swanton, Ohio 2/
  2. Louisiana Office  
114 Louisiana Street  
Perrysburg, Ohio 2/
  3. County Charm Office  
122 West South Boundary Street  
Perrysburg, Ohio 2/
- Chicago Kent City State Bank, Kent City, Michigan. To consolidate with Grant State Bank, Grant, Michigan. 2/
- Chicago M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin. To merge with Milwaukee County Bank, West Allis, Wisconsin. 2/

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

- New York Irving Trust Company, New York, New York. To establish a branch at Harwood Drive, Laconia, New York. 2/
- Richmond Northern Neck State Bank, Warsaw, Virginia. To establish a branch on Route 360 at Time Square Shopping Center, Warsaw, Virginia. 2/
- Richmond Bank of Virginia, Richmond, Virginia. To establish a branch at 4087 University Avenue, Fairfax, Virginia. 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 The Fifth Third Bank, Cincinnati, Ohio. To establish CBCT branches at the following locations:

1. University of Cincinnati, Medical Center, Employee Cafeteria, Burnet Avenue, Cincinnati, Ohio. 2/
2. University of Cincinnati, Tangeman Center, Clifton Avenue, Cincinnati, Ohio. 2/
3. The Drackett Company, 5020 Spring Grove Avenue, Cincinnati, Ohio. 2/

Cleveland The Fifth Third Bank, Cincinnati, Ohio. To establish a branch office at 815 Elliott, Middleton, Ohio. 2/

Atlanta Dadeland Bank, Miami, Florida. To establish an ATM located at Baptist Hospital of Miami, Inc., 8900 North Kendall Drive, Miami, Florida. 2/

Kansas City Fairview State Bank, Fairview, Oklahoma. To establish a facility to be located at 723 East State Road, Fairview, Oklahoma. 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 Bank and Sections 4(c)(9), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended

New York Chemical International Finance, Ltd., New York, New York: requests a determination that Chemical All-States Limited, Melbourne, Australia is no longer a subsidiary of Edge.

San Francisco Frontier Bancorp, Vista, California: prior notification of its intent to invest up to 100 percent of the shares of Interbank Export Trading Company, San Diego, California, a de novo export trading company. (7/30/84) 1/

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

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

- Boston                    Factory Point Bancorp, Inc., Manchester Center, Vermont, for approval to acquire 100 percent of the voting shares of The Factory Point National Bank of Manchester Center, Manchester Center, Vermont. 2/
- Cleveland                First-Knox Banc Corp., Mount Vernon, Ohio, for approval to acquire 100 percent of the voting shares of The First Knox Bank of Mount Vernon, Mount Vernon, Ohio. 2/
- Cleveland                Grant County Bancorp Inc., Williamstown, Kentucky, for approval to acquire 100 percent of the voting shares of Grant County Deposit Bank, Williamstown, Kentucky. 2/
- Richmond                Baltimore Bancorp, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of the successor by merger to The Savings Bank of Baltimore, Baltimore, Maryland. 2/
- Atlanta                    First National Corporation of Alexander City, Inc., Alexander City, Alabama, for approval to acquire at least 84 percent of the voting shares of Elmore County National Bank, Wetunka, Alabama, a propjosd new bank. 2/
- Atlanta                    Georgia Central Bancshares, Inc., Social Circle, Georgia, for approval to acquire 100 percent of the voting shares of Georgia Central Bank, Social Circle, Georgia. 2/
- Atlanta                    Gulfside Holding Company, Inc., Gulf Breeze, Florida, for approval to acquire 100 percent of the voting shares of Gulfside National Bank, Gulf Breeze, Florida. 2/
- Atlanta                    Irwin Bankcorp, Inc., Ocilla, Georgia, for approval to acquire 100 percent of the voting shares of The Bank of Ocilla, Ocilla, Georgia. 2/
- Atlanta                    Liberty Shares, Inc., Hinesville, Georgia, for approval to acquire 100 percent of the voting shares of The Hinesville Bank, Hinesville, Georgia. 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 MidSouth Bancorp, Inc., Lafayette, Louisiana, for approval to acquire 100 percent of the voting shares of MidSouth National Bank, Lafayette, Louisiana, a proposed new bank. 2/
- Atlanta Mid-Tennessee Bancorp, Inc., Ashland City, Tennessee, for approval to acquire at least 80 percent of the voting shares of Ashland City Bank and Trust Company, Ashland City, Tennessee. 2/
- Chicago Ambanc Financial Services, Inc., Beaver Dam, Wisconsin, for approval to acquire 100 percent of the voting shares of The American National Bank of Beaver Dam, Beaver Dam, Wisconsin, 2/
- Chicago Eagle Financial Corp., Cedar Falls, Iowa, for approval to acquire at least 80 percent of the voting shares of Aredale State Bank, Aredale, Iowa. 2/
- Chicago First Shelby Financial Group, Inc., Shelbyville, Illinois, for approval to acquire 100 percent of the voting shares of First Trust Bank of Shelbyville, Shelbyville, Illinois. 2/
- Chicago FNB Bancorp, Fenton, Michigan, for approval to acquire 100 percent of the voting shares of First National Bank of Fenton, Fenton, Michigan. 2/
- St. Louis Mammoth Bancorp, Inc., Brownsville, Kentucky, for approval to acquire at least 85.7 percent of the voting shares of Brownsville Deposit Bank, Brownsville, Kentucky. 2/
- Minneapolis Dundas Holding Company, Inc., Dundas, Minnesota, for approval to acquire at least 95.06 percent of the voting shares of Dundas State Bank, Dundas, Minnesota. 2/
- Minneapolis S.B.E. Corp., Escanaba, Michigan, for approval to acquire 100 percent of the voting shares of State Bank of Escanaba, Escanaba, Michigan. 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      Rawlins Bankshares, Inc., Rawlins, Wyoming, for approval to acquire 100 percent of the voting shares of Bank of Commerce, Rawlins, Wyoming (formerly Wyoming Bank of Rawlins). 2/

Dallas            Coastal Bend Bancshares, Inc., Corpus Christi, Texas, for approval to acquire at least 80 percent of the voting shares of Coastal Bend National Bank, Corpus Christi, Texas. 2/

Dallas            Comfort Bancshares, Inc., Comfort, Texas, for approval to acquire 100 percent of the voting shares of Comfort State Bank, Comfort, Texas. 2/

Dallas            Executive Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First City National Bank of Paris, Paris, Texas. 2/

Dallas            Grapeland Bancshares, Inc., Grapeland, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Grapeland, Texas. 2/

Dallas            Webster Bancshares, Inc., Minden, Louisiana, for approval to acquire at least 80 percent of the voting shares of Webster Bank & Trust Company, Minden, Louisiana. 2/

Dallas            WNB Resources, Inc., Kerrville, Texas, for approval to acquire 100 percent of the voting shares of First National Bank of Kerrville, Kerrville, Texas. 2/

San Francisco    Valley Bancorporation, Inc., Sumner, Washington, for approval to acquire at least 90 percent of the voting shares of Bank of Sumner, Sumner, Washington. 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 - ContinuedTo Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

- Philadelphia B.M.J. Financial Corp., Bordentown, New Jersey, for approval to acquire 100 percent of the voting shares of Mount Holly State Bank, Mount Holly, New Jersey. 2/
- Cleveland Cumberland Valley Financial Corporation, London, Kentucky, for approval to acquire at least 81.65 percent of the voting shares of Corbin Deposit Bank & Trust Company, Corbin, Kentucky. 2/
- Atlanta First National Corporation of Alexander City, Inc., Alexander City, Alabama, for approval to acquire at least 84 percent of the voting shares of Elmore County National Bank, Wetumpka, Alabama, a proposed new bank. 2/
- Chicago Pontiac Bancorp, Inc., Pontiac, Illinois, for approval to acquire 100 percent of the voting shares of Odell State Bank, Odell, Illinois. 2/
- Chicago Singer & Associates, Inc., Mattoon, Illinois, for approval to acquire at least 50 percent of the voting shares of Millikin Bancshares, Inc., Decatur, Illinois and indirectly acquire The Millikin National Bank of Decatur, Decatur, Illinois. 2/
- Minneapolis St. James Bancorp, Inc., Jackson, Minnesota, for approval to acquire at least 99.7 percent of the voting shares of Jackson State Bank, Jackson, Minnesota. 2/
- Kansas City First Hugo Capital Corp., Hugo, Colorado, for approval to acquire 100 percent of the voting shares of First National Bank of Limon, Limon, Colorado. 2/
- Dallas Texas Capital Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Westwood Bank, Houston, Texas, a proposed new bank. 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 - ContinuedTo Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956

Philadelphia      NCB Financial Corporation, Williamsport, Pennsylvania, for approval to merge with Mid-State Bancorp, Inc., Altoona, Pennsylvania and indirectly acquire Mid-State Bank and Trust Company, Altoona, Pennsylvania. 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              RIHT Financial Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (specifically including but without limitation, making or acquiring for its own account or for the account of others, loans and other extensions of credit (including issuing letters of credit and accepting drafts) and the servicing of such loans and other extensions of credit for any person, such subsidiary to do business primarily in the State of Connecticut) at 850 Silas Dean Highway in the Town of Wethersfield, County of Hartford and State of Connecticut, through its subsidiary, Hospital Trust Financial of Connecticut (8/7/84)

St. Louis            Sharp Bancshares, Inc., Cave City, Arkansas, notification of intent to engage in de novo activities (will sell, as agent, numerous lines of insurance from offices in Evening Shade and Cave City; the sale of insurance in towns with populations less than 5,000 is authorized by Regulation Y, Section 225.25 (b)(8)(ii)) in the Bank of Cave City's office building, Main Street, Cave City, Arkansas and in the Bank of Evening Shade's office building, Highway 167S, Evening Shade, Arkansas, through its subsidiary, Sharp Insurance Agency, Inc. (8/6/84)

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

Kansas City      Cache Bancshares, Inc., Cache, Oklahoma, notification of intent to engage in de novo activities (finance company (making, selling and servicing loans) -- Section 225.25(b)(1) of Regulation Y) a portion of Comanche County, Oklahoma, limited to the City of Cache and its surrounding market area, through its subsidiary, Cash Financial Services, Inc. (8/6/84)

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REPORTS RECEIVED

Proxy Statement (Special Meeting) Filed Pursuant to Section 14(a) of the Securities Exchange Act

Bank of Smithtown, Smithtown, New York

The Community Bank, Petersburg, Virginia

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PETITIONS FOR RULEMAKING

None.

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.