

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
H.2, 1984 No. 40

Actions of the Board; Applications and Reports
Received During the Week Ending October 6, 1984

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Boston	First and Ocean Bancorp, Newburyport, Massachusetts, extension of time to January 9, 1985, within which to become a bank holding company through the acquisition of First and Ocean National Bank of Newburyport, Newburyport, Massachusetts. <u>1/</u>
Boston	Indian Head National Bank of Keene, Keene, New Hampshire, proposed merger with Ashuelot National Bank of Keene, Keene, New Hampshire; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania, extension of time to January 25, 1985, to merge with North Central Financial Corporation, Hermitage, Pennsylvania. <u>1/</u>
Richmond	First Fidelity Bancorp, Inc., Fairmont, West Virginia, extension of time to December 30, 1984, within which to acquire Central National Bank, Morgantown, West Virginia. <u>1/</u>
Richmond	First Community Bank-Adrian Buckhannon, Buckhannon, West Virginia, proposed merger with First Community Bank-Castle Rock, Pineville, West Virginia; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Atlanta	Florida National Bank, Jacksonville, Florida, proposed merger with Lighthouse National Bank, Jupiter, Florida; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Atlanta	Bank of Prattville, Prattville, Alabama, proposed merger with Prattville Interim Bank, Prattville, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Habersham Bank, Clarkesville, Georgia, proposed merger with Interim Habersham Corporation, Clarkesville, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Bank of Maringouin, Maringouin, Louisiana, proposed merger with Maringouin Bank, Maringouin, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Bank of Ocilla, Ocilla, Georgia, proposed merger with Irwin Interim, Inc., Ocilla, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Farmers State Bank, Lincolnton, Georgia, proposed merger with Interim Lincoln Corporation, Lincolnton, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta St. Martinville Bank and Trust Company, St. Martinville, Louisiana, proposed merger with SMBT Bank and Trust Company, St. Martinville, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/.
- Chicago Mazon State Bank, Mazon, Illinois, proposed merger with First Mazon Bank, Mazon, Illinois, under the charter of First Mazon Bank and title of Mazon State Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Soy Capital Bank and Trust Company, Decatur, Illinois, proposed merger with Third Soy Capital, Decatur, Illinois, under the charter of Third Soy Capital and title of Soy Capital Bank and Trust Company; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Moscow Bancshares, Inc., Moscow, Tennessee, extension of time to December 6, 1984, within which to become a bank holding company through the acquisition of the successor by merger to Moscow Savings Bank, Moscow, Tennessee. 1/
- St. Louis First Citizens United, Inc., Central City, Kentucky, extension of time to January 2, 1985, within which to become a bank holding company through the acquisition of Citizens Union Bank, Central City, Kentucky. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Merchants and Planters Bank, Toone, Tennessee, proposed merger with Merchants and Planters Interim Bank, Toone, Tennessee; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Republic Savings Bank, FSB, Benton, Kentucky, proposed purchase of assets and assumption of liabilities of Deposit Bank and Trust Company, Pleasureville, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Commerce Bank of Festus, Festus, Missouri, and Commerce Bank of House Springs, House Springs, Missouri, proposed merger with and into Commerce Bank of Arnold, N.A., Arnold, Missouri, with the resulting bank to be titled Commerce Bank of Jefferson County, National Association, Arnold, Missouri; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Fayetteville Bank, Fayetteville, Texas, proposed merger with Fayetteville Bank, Fayetteville, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Westwood State Bank, Houston, Texas, proposed merger with Texas Capital Bank-Westwood, Houston, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas River Bank, Natchitoches, Louisiana, proposed merger with The Peoples Bank & Trust Company, Natchitoches, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Security Bank of Washington, Ephrata, Washington, proposed acquisition of the Center City Branch of Central Washington Bank, Wenatchee, Washington; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved

- New York Manufacturers and Traders Trust Company, Buffalo, New York. To establish a limited-purpose branch (night depository) at the main entrance to Seneca Mall, West Seneca, New York; and to establish an offsite electronic facility at 731 Delaware Road, Tonawanda, New York. 1/
- Atlanta Bank of the Islands, Sanibel-Captiva, Sanibel, Florida. To establish a branch at 1646 Colonial Boulevard, Fort Myers, Florida. 1/
- Chicago Comerica Bank - Detroit, Detroit, Michigan. To establish offsite electronic facilities at: Cadillac Livonia Plant, 12200 Middlebelt, Livonia, Michigan; 114 W. Grand River Avenue, Brighton, Michigan; Macomb Community College, 14500 Twelve Mile Road, John P. Lewis Student Center, Warren, Michigan. 1/
- Minneapolis Bank of Toronto, Toronto, South Dakota. To establish a branch in Toronto, South Dakota. 1/

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

Not Disapproved

- Kansas City Bronson Agency, Inc., Bronson, Kansas. 1/
- Kansas City Buffalo Bank Corporation, Buffalo, Wyoming. 1/
- San Francisco California City Bancorp, Orange, California. 1/

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

ACTIONS OF THE BOARD - Continued

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

Richmond Approved
 N.N.S. Bank, Warsaw, Virginia. 1/

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

Richmond Approved
 N.N.S. Bank, Warsaw, Virginia, to merge with Northern
 Neck State Bank, Warsaw, Virginia. 1/

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

ACTIONS OF THE BOARD - Continued

Applications and Notifications for International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c)(9), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended

Chicago Forty-Five Day Notification Allowed to Expire
The Northern Trust Company, Chicago, Illinois: no objection to make an additional investment in Banque Scandinave en Suisse, Geneva, Switzerland.

New York Approved
Chemical International Finance, Ltd., New York, New York: grants consent to determine that Chemical All-States Limited, Melbourne, Australia, is a joint venture of CIF.

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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 Returned
Lafayette Bancorporation, Lafayette, Indiana, for approval to acquire 100 percent of the voting shares of The Lafayette Bank and Trust Company, Lafayette, Indiana.

Chicago
Plano Bancshares, Inc., Plano, Illinois, for approval to acquire 100 percent of the voting shares of Community Bank of Plano, Plano, Illinois.

St. Louis
Sebastian Bankshares, Inc., Barling, Arkansas, for approval to acquire 100 percent of the voting shares of Citizens Bank of Lavaca, Lavaca, Arkansas.

Kansas City
Jefferson National Corporation, Inc., Lakewood, Colorado, for approval to acquire 100 percent of the voting shares of Bank of Lakewood, N.A., Lakewood, Colorado.

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.

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

ACTIONS OF THE BOARD - ContinuedApproved

- Richmond Northern Neck Bankshares Corporation, Warsaw, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to Northern Neck State Bank, Warsaw, Virginia. 1/
- Richmond Seneca Bancshares, Inc., Fairlea, West Virginia, for approval to acquire 100 percent of the voting shares of The Ronceverte National Bank, Fairlea, West Virginia. 1/
- Atlanta B. B. Financial Corporation, Boca Raton, Florida, for approval to acquire at least 80 percent of the voting shares of Boca Bank, Boca Raton, Florida. 1/
- Atlanta Cape Coral Financial Corporation, Cape Coral, Florida, for approval to acquire 100 percent of the voting shares of Community National Bank, Cape Coral, Florida. 1/
- Atlanta Jackson County Bancshares, Inc., Scottsboro, Alabama, for approval to acquire at least 80 percent of the voting shares of The Jackson County Bank, Scottsboro, Alabama. 1/
- 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. 1/
- Chicago Cylinder Bancorporation, Cylinder, Iowa, for approval to acquire at least 80 percent or more of the voting shares of Cylinder State Bank, Cylinder, Iowa. 1/
- Chicago DeMotte Bancorp, DeMotte, Indiana, for approval to acquire at least 80 percent of the voting shares of DeMotte State Bank, DeMotte, Indiana. 1/
- 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. 1/
- Chicago First Holdings, Inc., Omaha, Nebraska, for approval to acquire at least 88.6 percent of the voting shares of First National Bank of Macomb, Macomb, Illinois
- Chicago FIRST MAZON BANCORP, INC., Mazon, Illinois, for approval to acquire 100 percent of the voting shares of Mazon State Bank, Mazon, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago FNB Bancorp., Fenton, Michigan, for approval to acquire 100 percent of the voting shares of First National Bank of Fenton, Fenton, Michigan. 1/
- 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.
- Chicago Golden Sands Bankshares, Inc., Neshkoro, Wisconsin, for approval to acquire 97.8 percent of the voting shares of Farmers Exchange Bank of Neshkoro, Neshkoro, Wisconsin. 1/
- Chicago RBDC Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Republic Bancorp, Inc., Chicago, Illinois, and indirectly Republic Bank of Chicago, Chicago, Illinois. 1/
- Chicago Standard Bancshares, Inc., Evergreen Park, Illinois, for approval to acquire 100 percent of the voting shares of Heritage/Standard Bank and Trust Company, Evergreen Park, Illinois. 1/
- St. Louis FBL Bancshares, Inc., Liberty, Illinois, for approval to acquire at least 80 percent of the voting shares of Farmers Bank of Liberty, Liberty, Illinois. 1/
- St. Louis Tate Financial Corporation, Coldwater, Mississippi, for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens Bank, Coldwater, Mississippi. 1/
- Minneapolis Drummond Bancshares, Inc., Drummond, Wisconsin, for approval to acquire at least 91.5 percent of the outstanding shares of the State Bank of Drummond, Drummond, Wisconsin. 1/
- 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. 1/
- Dallas Comfort Bancshares, Inc., Comfort, Texas, for approval to acquire 100 percent of the voting shares of Comfort State Bank, Comfort, Texas. 1/
- Dallas Tyler Bancshares, Inc., Tyler, Texas, for approval to acquire at least 80 percent of the voting shares of Tyler National Bank, Tyler, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

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

Chicago Returned
River Valley Bancorporation, Inc., Rothchild, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Farmers State Bank, Pound, Wisconsin.

Dallas Crockett Bancshares, Inc., Crockett, Texas, for approval to acquire 100 percent of the voting shares of The Crockett State Bank, Crockett, Texas.

Dallas University National Bancshares of San Antonio, Inc., San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Union Bank, San Antonio, Texas.

Boston Approved
First/Martha's Vineyard Bancorporation, Vineyard Haven, Massachusetts (formerly The First Bancorporation located in Chelmsford, Massachusetts), for approval to acquire 68.5 percent of the voting shares of The Martha's Vineyard National Bank, Vineyard Haven, Massachusetts. 1/

Boston Fleet Financial Group, Inc., Providence, Rhode Island, for approval to acquire 100 percent of the voting shares of Fleet National Bank of Connecticut, Hartford, Connecticut, a proposed new bank.

Boston Fleet Financial Group, Inc., Providence, Rhode Island, for approval to acquire 100 percent of the voting shares of Fleet National Bank of Boston, Boston, Massachusetts, a proposed new bank.

Richmond NCNB Corporation, Charlotte, North Carolina, for approval to acquire 100 percent of the voting shares of NCNB National Bank, Fairfax County, Virginia, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Williamson County Bancorp, Inc., Franklin, Tennessee, for approval to acquire at least 93.14 percent of the voting shares of Citizens Central Bank, Murfreesboro, Tennessee. 1/
- St. Louis First Kentucky National Corporation, Louisville, Kentucky, for approval to acquire 100 percent of the voting shares of The Third National Bank of Ashland, Ashland, Kentucky. 1/
- Minneapolis St. James Bancorp., Inc., St. James, Minnesota, for approval to acquire at least 99.7 percent of the voting shares of Jackson State Bank, Jackson, Minnesota. 1/
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire at least 89.15 percent of the voting common shares of Garden of the Gods Bank, Colorado Springs, Colorado. 1/

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

- Dallas University National Bancshares of San Antonio, Inc., San Antonio, Texas, for approval to continue to engage through U.B.I. Life Insurance Company, San Antonio, Texas, in the activities of a credit insurance company, engaging in the underwriting of credit life, health and accident insurance policies.

Approved

- New York Amsterdam-Rotterdam Bank, N.V., Amsterdam, The Netherlands, for approval to acquire through its merchant bank subsidiary, Pierson Heldring & Pierson, N.A., 50 percent of the voting shares of DP Asset Management, Inc., Wilmington, Delaware.
- San Francisco First Interstate Bancorp, Los Angeles, California, for approval to acquire 100 percent of the outstanding voting shares of Republic Realty Mortgage Corporation, Chicago, Illinois. 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 - ContinuedPermitted

- Boston Shawmut Corporation, Boston, Massachusetts, prior notification of intent to engage de novo (in the activity of acting as underwriter for credit life and credit accident and health insurance which is directly related to extensions of credit by banking subsidiaries of Shawmut Corporation) to be performed in the Commonwealth of Massachusetts, through its subsidiary, Shawmut Life Insurance Co., Inc. (9/30/84) 3/
- Boston Conifer/Essex Group, Inc., Worcester, Massachusetts, prior notification of intent to continue to engage in de novo activities (data processing and to expand the service area for said activities from the Commonwealth of Massachusetts) to include States of Connecticut, Maine, New Hampshire, New York, Rhode Island, and Vermont, through its subsidiary, Conifer Computer Services, Inc. (10/6/84) 3/
- New York Hamptons Bancshares Inc., East Hampton, New York, requests permission to establish a de novo office engaging in the following activities ((1) provide through direct acquisition (purchase) various types of equipment to be leased, for specific periods of time to lessees (end users); as lessor, Leasehampton Corp. will be providing various businesses with the equipment they require without their having to make an outright purchase; at the end of the lease term, a purchase option may be exercised by the lessee to purchase the equipment from Leasehampton Corp. Leasehampton Corp. is benefited by, [a] rental income inclusive of an appropriate financing charge, [b] investment tax credit benefits, [c] tax deferral from the application of accelerated depreciation, as well as [d] the residual cash value of the equipment at the expiration (maturity) of the lease; (2) Leasehampton Corp. will be arranging the financing of lease transactions that have been generated by various third party lessors (lease brokers) in which an assignment is provided to convey and transfer all rights, title and interest in and to the equipment so described on the lease contract; funding of all such lease transactions will be fully amortizing and the exercising of purchase options will be the responsibility of the lessor and lessee) through its subsidiary, Leasehampton, Corp. (10/6/84) 3/

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

ACTIONS OF THE BOARD - Continued

- Cleveland Exchange Financial Corporation, Mt. Sterling, Kentucky, notification of intent to engage in de novo activities (in leasing personal and real property or acting as agent, broker, or adviser in leasing such property, subject to the provisions and conditions of Section 225.25(b)(5) of Regulation Y) serving the Commonwealth of Kentucky, through a subsidiary, Exchange Financial Leasing Corporation (10/1/84) 3/
- Cleveland Exchange Financial Corporation, Mt. Sterling, Kentucky, notification of intent to engage in de novo activities (in making, acquiring, or servicing loans or other extensions of credit subject to the provisions and conditions of Section 225.25(b)(1) of Regulation Y) through a subsidiary, Exchange Financial Loan Production and Services Corporation (10/1/84) 3/
- Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida, notification of intent to engage de novo in the activities of (data processing and data transmission services, facilities, data bases, or access to such services) to be conducted in the state of Florida, through its subsidiary, Barnett Computing Company (10/5/84) 3/
- Kansas City First Continental Financial, Inc., Omaha, Nebraska, prior notification of intent to engage de novo in the activities (in underwriting life, accident and health insurance directly related to extensions of credit by its subsidiary bank) to be performed in the city of Omaha, Nebraska, and the surrounding area, through its subsidiary, River City Insurance Company, Inc. (10/5/84) 3/
- Dallas Herring Bancorp, Inc., Vernon, Texas, prior notification of intent to engage de novo in the activity of (trust company business) in Texas, through its subsidiary, Herring Trust Company (10/5/84) 3/
- San Francisco United Security Bancorporation, Chewelah, Washington, notification of intent to engage de novo in the activity (leasing real and personal property) through its subsidiary, USB Leasing, Inc. (10/4/84) 3/

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

APPLICATIONS RECEIVED

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

- Richmond Southern Bank and Trust, Richmond, Virginia. To
 establish a branch at 1232 Richmond Road, Williamsburg,
 Virginia. 2/
- Dallas Victoria Bank & Trust Co., Victoria, Texas. To establish
 a branch office in Victoria, Texas. 2/

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

- Richmond Hallmark Bank and Trust Company of Virginia, Springfield,
 Virginia. 2/
- San
Francisco First Business Bank of Arizona, Phoenix, Arizona. 2/

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Applications and Notifications for International Investments
and Other Actions Pursuant to Sections 25 and 25(a) of the
Federal Reserve Act and Sections 4(c)(9), 4(c)(13) and
4(c)(14) of the Bank Holding Company Act of 1956, as amended

- Boston First National Bank of Boston, Boston, Massachusetts,
 prior notification of its intent to make an additional
 investment in Bank of Boston Canada, Toronto, Canada, a
 wholly-owned subsidiary.
- New York Mizrahi Overseas Holding Company. B.V., Amsterdam, The
 Netherlands, for approval to acquire 95 percent
 of the outstanding voting shares of United Mizrahi
 Casa Bancaria, Montevideo, Uruguay and 100 percent each
 of the outstanding voting shares of United Mizrahi Bank
 (Switzerland) Ltd., Zurich, Switzerland and United
 Mizrahi Financial Corporation Ltd., London, England.

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

APPLICATIONS RECEIVED - Continued

- Chicago Manufacturers-Detroit International Corporation, Detroit, Michigan, requests consent to renew its corporate charter of the Edge Act corporation known as Manufacturers-Detroit International Corporation, Detroit, Michigan.
- San Francisco Midland Bank plc, London, England, requests an extension of time to October 15, 1985, to reduce its interest in European American Bancorp pursuant to the order of August 20, 1981

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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 Ocean National Corporation, Kennebunk, Maine, for approval to acquire 100 percent of the voting shares of The Ocean National Bank of Kennebunk, Kennebunk, Maine. 2/
- New York Suffolk Bancorp, Riverhead, New York, for approval to acquire 100 percent of the voting shares of Suffolk County National Bank, Riverhead, New York. 2/
- Cleveland First National Bancshares of Nelsonville, Inc., Nelsonville, Ohio, for approval to acquire 100 percent of the voting shares of The Huntington National Bank of Nelsonville, Nelsonville, Ohio. 2/
- Cleveland Peoples Financial Corp., Inc., Ford City, Pennsylvania, for approval to acquire 100 percent of the voting shares of Peoples Bank of Ford City, Pennsylvania, Ford City, Pennsylvania. 2/
- Cleveland Woodford Bancorp, Inc., Versailles, Kentucky, for approval to acquire 100 percent of the voting shares of The Woodford Bank & Trust Company, Versailles, Kentucky. 2/
- Richmond FNB Financial Services Corporation, Reidsville, North Carolina, for approval to acquire 100 percent of the voting shares of First National Bank of Reidsville, Reidsville, North Carolina. 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 Consolidated Bancorporation, Inc., Chattanooga, Tennessee, for approval to acquire at least 80 percent of the voting shares of Volunteer Bank & Trust Company of Hamilton County, Chattanooga, Tennessee. 2/
- Atlanta Elmore County Bancshares, Inc., Tallassee, Alabama, for approval to acquire 100 percent of the voting shares of The Bank of Tallassee, Tallassee, Alabama. 2/
- Atlanta First Financial Bancorporation, Inc., Lakeland, Florida, for approval to acquire 100 percent of the voting shares of First Bank of Lakeland, Lakeland, Florida. 2/
- Atlanta Lincoln Bancshares, Inc., Lincolnton, Georgia, for approval to acquire 100 percent of the voting shares of Farmers State Bank, Lincolnton, Georgia. 2/
- Atlanta Metro Bancorp, Inc., Douglasville, Georgia, for approval to acquire 100 percent of the voting shares of The Commercial Bank, Douglasville, Georgia. 2/
- Atlanta The Mildred Weedon Blount Educational and Charitable Foundation, Inc., Tallassee, Alabama, for approval to acquire at least 41.11 percent of the voting shares of Elmore County Bancshares, Inc., Tallassee, Alabama and indirectly The Bank of Tallassee, Tallassee, Alabama. 2/
- Chicago Commercial Ban Corp., Carroll, Iowa, for approval to acquire 100 percent of the voting shares of Commercial Savings Bank, Carroll, Iowa. 2/
- Chicago Forrest Bancshares, Inc., Forrest, Illinois, for approval to acquire at least 80 percent of the voting shares of The Heights Bank, Peoria Heights, Illinois. 2/
- Chicago Rensselaer Financial Corporation, Rensselaer, Indiana, for approval to acquire at least 80 percent of the voting shares of State Bank of Rensselaer, Rensselaer, Indiana. 2/
- Chicago Rossville Bancorp, Inc., Rossville, Illinois, for approval to acquire at least 89 percent of the voting shares of The First National Bank of Rossville, Rossville, Illinois. 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

- St. Louis Carlisle Bancorp, Inc., Arlington, Kentucky, for approval to acquire 100 percent of the voting shares of Citizens Deposit Bank of Arlington, Inc., Arlington, Kentucky. 2/
- St. Louis Citizens Bancshares of Batesville, Inc., Batesville, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Citizens Bank, Batesville, Arkansas. 2/
- St. Louis FSB Corporation, Sullivan, Indiana, for approval to acquire 100 percent of the voting shares of Farmers State Bank of Sullivan, Sullivan, Indiana. 2/
- St. Louis First Midwest Bancshares, Inc., Princeton, Kentucky, for approval to acquire 100 percent of the voting shares of First Bank and Trust Co. of Princeton, Kentucky, Princeton, Kentucky. 2/
- St. Louis Galatia Bancorp, Inc., Galatia, Illinois, for approval to acquire at least 81.6 percent of the voting shares of Galatia Community State Bank, Galatia, Illinois. 2/
- St. Louis New Era Bancorporation, Inc., Fredericktown, Missouri, for approval to acquire 100 percent of the voting shares of New Era Bank, Fredericktown, Missouri. 2/
- St. Louis P. H. Bancorporation, Inc., Pleasant Hope, Missouri, for approval to acquire at least 80 percent of the voting shares of Pleasant Hope Bancshares, Inc., and indirectly The Pleasant Hope Bank, Pleasant Hope, Missouri. 2/
- St. Louis Pulaski Bancshares, Inc., Dixon, Missouri, for approval to acquire at least 85.92 percent of the voting shares of State Bank of Dixon, Dixon, Missouri. 1/
- Minneapolis Rockford Bancorporation, Inc., Rockford, Minnesota, for approval to acquire at least 89.33 percent of the voting shares of Rockford State Bank, Rockford, Minnesota. 2/
- Minneapolis Towner County Financial Corporation, Cando, North Dakota, for approval to acquire 100 percent of the voting shares of Towner County State Bank, Cando, North Dakota. 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 Financial Services of the Rockies, Inc., Colorado Springs, Colorado, for approval to acquire 100 percent of the voting shares of Bank of the Rockies, N.A., Colorado Springs, Colorado. 2/

Kansas City Mayfield Bancshares, Inc., Mayfield, Kansas, for approval to acquire at least 80 percent of the voting shares of Mayfield State Bank, Mayfield, Kansas. 2/

Kansas City N B F II Corporation, Frederick, Oklahoma, for approval to acquire 100 percent of the voting shares of N.B.F. Corporation, Frederick, Oklahoma, and indirectly National Bank of Frederick, Frederick, Oklahoma. 2/

Kansas City Leasing Equipment Services, Inc., Kansas City, Missouri, for approval to acquire 55.5 percent of the voting shares of University State Bancshares, Inc., Lawrence, Kansas and indirectly University State Bank, Lawrence, Kansas. 2/

Kansas City Nebraska National Corporation, Omaha, Nebraska, for approval to acquire at least 90 percent of the voting shares of Nebraska National Bank, Omaha, Nebraska. 2/

Dallas Marshall Bancshares, Inc., Hempstead, Texas, for approval to acquire 100 percent of the voting shares of Guaranty Bond State Bank of Waller, Waller, Texas. 2/

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

Dallas Southshares, Inc., Laredo, Texas, for approval to acquire at least 80 percent of the voting shares of South Texas National Bank of Laredo, Laredo, Texas. 2/

Dallas Texas National Bancorp, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Texas National Bank, Dallas, Texas. 2/

Dallas Tricorp, Inc., San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Trinity National Bank, San Antonio, Texas. 2/

San Francisco Citizens Western Corporation, San Diego, California, for approval to acquire 100 percent of the voting shares of Citizens Western Bank, San Diego, California. 2/

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

APPLICATIONS RECEIVED - Continued

- San Francisco Downey Bancorp, Downey, California, for approval to acquire 100 percent of the voting shares of Downey National Bank, Downey, California, a proposed new bank. 2/
- San Francisco SafraBanCorporation California, Los Angeles, California, for approval to acquire 100 percent of the voting shares of SafraBank (California), Los Angeles, California. 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 Franklin Bancorp, Somerset, New Jersey, for approval to acquire at least 90 percent of the voting shares of Hillsborough National Bank, Belle Meade, New Jersey. 2/
- Atlanta American Bancshares, Inc., Cookeville, Tennessee, for approval to acquire at least 80 percent of the voting shares of Peoples Bank of Crossville, Corssville, Tennessee. 2/
- Atlanta First State Corporation, Albany, Georgia, for approval to acquire 100 percent of the voting shares of First State Bank in Cordele, Cordele, Georgia. 2/
- Chicago Citizens Banking Corporation, Flint, Missouri, for approval to acquire 100 percent of the voting shares of State Bank of Standish, Standish, Missouri. 2/
- Kansas City Colorado National Bankshares, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting common shares of Longmont National Bankshares, Inc., Longmont, Colorado, parent of The Longmont National Bank, Longmont, Colorado. 2/
- Kansas City O & F Cattle Company, Oshkosh, Nebraska, for approval to acquire at least 20 percent of the voting shares of First Nebraska Bancs, Inc., Sidney, Nebraska, and indirectly First National Bank of Sidney, Sidney, Nebraska. 2/
- Dallas Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Allied Bank Fort Worth, Fort Worth, 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 - Continued

- Dallas East-Tex Bancorp, Inc., Trinity, Texas, for approval to acquire at least 30 percent of the voting shares or assets of First National Bank of Highlands, Highlands, Texas, a proposed new bank. 2/
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Uvalde Bancshares, Inc., Uvalde, Texas and indirectly The Uvalde Bank, Uvalde, 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

- New York Citicorp, New York, New York, to engage de novo, directly or indirectly, through its subsidiary, Citicorp Services, Incorporated, Chicago, Illinois, in the issuance and sale of money orders and other payment instruments in variable denominations with a maximum face value of \$10,000.
- Richmond The Wachovia Corporation, Winston-Salem, North Carolina, notification of intent to engage in de novo activities (data processing, servicing of student loans and providing financial advice and portfolio investment advice in accordance with the Board's Regulation Y) these activities would be performed on a national basis, through its subsidiary, Wachovia Services, Inc. (10/1/84)
- Atlanta First Railroad & Banking Company of Georgia, Augusta, Georgia, for approval to acquire through its wholly-owned subsidiary, CMC Group, Inc., substantially all of the assets of EZ Loan Company, Inc., Chattanooga, Tennessee.
- Atlanta First Railroad & Banking Company, Augusta, Georgia, notification of intent to engage in de novo activities (consumer installment loans secured by notes or household goods, first and second mortgage loans up to \$25,000, sales finance contracts up to \$1,500, sales of credit life and accident and health insurance in connection with its credit transactions, and sales of American

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

Express money orders) in five cities in the States of Virginia and South Carolina, through its subsidiary, CMC Group, Inc. (9/24/84)

- Chicago Indiana National Corporation, Indianapolis, Indiana, notification of intent to engage in de novo activities (mortgage lending and servicing, real property leasing, real estate appraising, management consulting and credit insurance activities) to be conducted throughout the United States, through its subsidiary, Indiana Mortgage Corporation (9/28/84)
- St. Louis Mark Twain Bancshares, Inc., St. Louis, Missouri, notification of intent to engage in de novo activities (real estate appraising) to be conducted throughout the United States through its subsidiary, Mark Twain Mortgage Company (9/27/84)
- Minneapolis American Bancorporation Holding Company, Brainerd, Minnesota, notification of intent to engage in de novo activities in establishing a de novo office of its industrial loan and thrift subsidiary, CreditAmerica Lending and Thrift, in St. Cloud, Minnesota (9/26/84)
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to acquire certain assets from the Mouw Enterprises, Inc., Vermillion, South Dakota.
- Minneapolis Janesville Holding Company, Janesville, Minnesota, notification of intent to engage in de novo activities (making loans to insiders and affiliates) (9/26/84)
- Kansas City Leasing Equipment Services, Inc., Kansas City, Missouri, for approval to continue to engage in leasing personal or real property and making and servicing loans.
- Dallas Jacinto City Bancshares, Houston, Texas, notification of intent to engage in de novo activities (expanding consumer lending activities) throughout the United States, through its subsidiary, Mercury Acceptance Corporation (10/1/84)

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APPLICATIONS RECEIVED - Continued

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

Minneapolis American National Bank and Trust Company, St. Paul,
Minnesota, for approval to acquire 100 percent of
the voting shares of American Data Technology, Inc.,
St. Paul, Minnesota, a de novo corporation.

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REPORTS RECEIVED

Current Report Filed Pursuant to Section 13
of the Securities Exchange Act

First Bank of Colonia
Colonia, New Jersey
(July 8 through September 5, 1984)