

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
H.2, 1984 No. 43

Actions of the Board; Applications and Reports

Received During the Week Ending October 27, 1984

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Funding approved for a brochure about adjustable rate mortgages (ARMS)

New York	Oneida Valley Bancshares, Inc., Oneida, New York, extension of time to December 17, 1984, within which to become a bank holding company with respect to the Oneida Valley National Bank of Oneida, Oneida, New York. <u>1/</u>
Philadelphia	First Pennsylvania Corporation, Philadelphia, Pennsylvania, extension of time to October 25, 1985, within which to divest of shares of Eastern Bancorporation obtained D.P.C. <u>1/</u>
Cleveland	First Farmers State Bancorp, Inc., Booneville, Kentucky, extension of time to November 30, 1984, within which to acquire Farmers State Bank, Booneville, Kentucky. <u>1/</u>
Richmond	C.R.N.B. Shares, Inc., Richwood, West Virginia, extension of time to December 24, 1984, within which to become a bank holding company through the acquisition of Cherry River National Bank, Richwood, West Virginia. <u>1/</u>
Atlanta	North Georgia Production Credit Association, Winder, Georgia, to terminate its registration under Regulation G. <u>1/</u>
Atlanta	Collier Bank Corporation, Naples, Florida, extension of time to January 17, 1985, within which to become a bank holding company through the acquisition of Collier Bank, Naples, Florida. <u>1/</u>
Atlanta	NBC Bancshares of Deridder, Inc., Deridder, Louisiana, extension of time to January 23, 1985, within which to become a bank holding company through acquisition of National Bank of Commerce of Deridder, Deridder, Louisiana. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Continental Bancorp, Miami, Florida, extension of time to February 1, 1985, within which to become a bank holding company through the acquisition of Continental National Bank of Miami, Miami, Florida. 1/
- Atlanta Five Flags Banks, Inc., Pensacola, Florida, extension of time to November 20, 1984, within which to become a bank holding company through the acquisition of the Warrington Bank, Warrington, Florida; Bank of the South, Myrtle Grove, Florida, and First Navy Bank, Pensacola, Florida. 1/
- Atlanta Rayne State Bank and Trust Company, Rayne, Louisiana, proposed merger with RSB Bank and Trust Company, Rayne, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Greensburg Bancshares, Inc., Greensburg, Louisiana, extension of time to January 24, 1985, within which to become a bank holding company through the acquisition of Bank of Greensburg, Greensburg, Louisiana. 1/
- Chicago Indcorp, Martinsville, Indiana, extension of time to January 24, 1985, within which to become a bank holding company through the acquisition of Indiana Bank & Trust Company, Martinsville, Indiana. 1/
- Chicago C.S. BANCSHARES, INC., Connersville, Indiana, extension of time to November 30, 1984, within which to become a bank holding company through the acquisition of Central State Bank, Connersville, Indiana. 1/
- Chicago Union-Calhoun Investments, Ltd., Rockwell City, Iowa, extension of time to December 1, 1984, within which to redeem 2,720 shares of its 17,016 shares of outstanding common stock from Dale Gidel. 1/
- Chicago First of Charlevoix Corp, Charlevoix, Michigan, extension of time to January 19, 1985, within which to become a bank holding company through the acquisition of First State Bank of Charlevoix, Charlevoix, Michigan. 1/
- Chicago Highland Community Company, Chicago, Illinois, extension of time to January 17, 1985, within which to acquire Highland Community Bank, Chicago, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Citizens Union Bank of Shelbyville, Shelbyville, Kentucky, proposed merger with CUB Bank, Inc., Shelbyville, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Helena Bancshares, Inc., Helena, Arkansas, additional extension of time to February 4, 1985, within which to become a bank holding company through the acquisition of Helena National Bank, Helena, Arkansas. 1/
- St. Louis Union Bank and Trust of New Albany, New Albany, Indiana, proposed merger with Floyd County Bank, New Albany, Indiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Commercial Savings Bank of Sterling, Sterling, Colorado, an investment in bank premises. 1/
- Dallas Houston Southwest Bank, Houston, Texas, proposed merger with Greenway Bank & Trust of Houston, Houston, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas New University Bank, College Station, Texas, proposed merger with University Bank, College Station, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Georgetown National Bank, Georgetown, Texas, proposed merger with Georgetown National Bank, Georgetown, Texas, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Grand Prairie Bank, Grand Prairie, Texas, proposed merger with National Bank of Grand Prairie, Grand Prairie, Texas; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas First Western Bancshares, Inc., Duncanville, Texas, extension of time to January 28, 1985, within which to acquire The National Bank of Grand Prairie, Grand Prairie, Texas. 1/
- Dallas Allied Bancshares, Inc., Houston, Texas, extension of time to January 7, 1985, within which to acquire Allied Bank Keller, N.A., Keller, Texas. 1/
- San Francisco First Interstate Bancorp, Los Angeles, California, extension of time to January 23, 1985, to convert First Interstate Bancard Company, N.A., Simi Valley, California, into a consumer bank. 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

	<u>Approved</u>
New York	Chemung Canal Trust Company, Elmira, New York. To establish a branch office on the northeast corner of West Market Street and Bridge Street, in the City of Corning, County of Steuben, State of New York. <u>1/</u>
Chicago	Security Savings Bank, Marshalltown, Iowa. To establish an offsite electronic facility at 909 South 2nd Street, Marshalltown, Iowa. <u>1/</u>
Dallas	Victoria Bank & Trust Co., Victoria, Texas. To establish a branch office in Victoria, Texas. <u>1/</u>

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

	<u>Approved</u>
Kansas City	Metropolitan Industrial Bank, Denver, Colorado. <u>1/</u>

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

	<u>Not Disapproved</u>
Kansas City	Western Bancshares, Inc., Woodston, Kansas. <u>1/</u>
Cleveland	The New Waterford Bank, New Waterford, Ohio. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

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

Approved

St. Louis Citizens Bank & Trust Co., Jeffersonville, Indiana, with
The Clark County State Bank, Jeffersonville, Indiana.

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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

Forty-Five Day Notification Allowed to Expire

New York Citibank Overseas Investment Corporation, Wilmington,
Delaware: no objection to acquire, indirectly through
Citibank Canada, Toronto, Ontario, Canada, the
remaining shares of Citibank Leasing Canada Limited,
Burlington, Ontario, Canada.

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

Approved

St. Louis Worthen Bank & Trust Company, N.A., Little Rock, Arkansas,
requests consent to establish a branch in Nassau,
Bahamas.

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

Returned

Dallas Capitalbank Corporation, San Antonio, Texas, for approval
to acquire 100 percent of the voting shares of First City
Bank-Central Park, San Antonio, Texas.

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

ACTIONS OF THE BOARD - ContinuedCorrection:

Dallas The notice for Crockett Bancshares, Inc., Crockett, Texas, for approval to acquire 100 percent of the voting shares of The Crockett State Bank, Crockett, Texas, appeared on H.2 No. 40, 1984 under Section 3(a)(3) by mistake.

Approved

Boston Woodstock Holding Company, Inc., Woodstock Vermont, for approval to acquire 100 percent of the voting shares of The Woodstock National Bank, Woodstock, Vermont. 1/

Cleveland Comp One Corporation, Piqua, Ohio, for approval to acquire 100 percent of the voting shares of The Piqua National Bank and Trust Company, Piqua, Ohio. 1/

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. 1/

Atlanta Consolidated Bancorporation, Inc., Chattanooga, Tennessee, for approval to acquire at least 80 percent of the voting shares of Volunteer Bank and Trust Company of Hamilton County, Chattanooga, Tennessee. 1/

Atlanta Elmore County Bancshares, Inc., Tallassee, Alabama, for approval to acquire 100 percent of the voting shares of The Bank of Tallassee, Tallassee, Alabama. 1/

Atlanta Lincoln Bancshares, Inc., Lincolnton, Georgia, for approval to acquire 100 percent of the voting shares of Farmers State Bank, Lincolnton, Georgia. 1/

Atlanta Metro Bancorp, Inc., Douglasville, Georgia, for approval to acquire 100 percent of the voting shares of The Commercial Bank, Douglasville, Georgia. 1/

Atlanta The Mildred Weedon Blount Education & 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. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Benton Financial Corporation, Fowler, Indiana, for approval to acquire 100 percent of the voting shares of Fowler State Bank, Fowler, Indiana. 1/
- Chicago F. and M. Bancorp. of Tomah, Inc., Tomah, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Farmers & Merchants Bank, Tomah, Wisconsin. 1/
- Chicago Landmark Financial Group, Inc., Belvidere, Illinois, for approval to acquire 100 percent of the voting shares of The Belvidere National Bank and Trust Company, Belvidere, Illinois, and The State Bank of Kirkland, Kirkland, Illinois. 1/
- Chicago Meadowview Bancorp, Inc., Chicago, Illinois, for approval to acquire at least 80 percent or more of the voting shares of First Bank of Meadowview, Kankakee, Illinois. 1/
- St. Louis State First Financial Corporation, Texarkana, Arkansas, for approval to acquire 100 percent of the voting shares of Commercial Investment Company, Texarkana, Arkansas, and indirectly The State First National Bank of Texarkana, Texarkana, Arkansas, and 89.9 percent of the voting shares of First National Bank in Ashdown, Ashdown, Arkansas. 1/
- St. Louis Marshall Financial Corporation, Byhalia, Mississippi, for approval to acquire at least 80 percent of the voting shares of Citizens Bank, Byhalia, Mississippi. 1/
- Kansas City Gaylord Investments, Inc., Gaylord, Kansas, for approval to acquire 100 percent of the voting shares of Farmers National Bank of Gaylord, Gaylord, Kansas, a proposed new bank. 1/
- Kansas City JEST, INC., Oakley, Kansas, for approval to acquire 100 percent of the voting shares of Peoples State Bank of Rexford, Rexford, Kansas, a proposed new bank. 1/
- Kansas City Thomas Bancshares, Inc., Thomas, Oklahoma, for approval to acquire 100 percent of the voting shares of The Bank of Thomas, Thomas, Oklahoma, a proposed new bank. 1/
- Kansas City Triad Bancshares, Inc., Tulsa, Oklahoma, for approval to acquire 100 percent of the voting shares of Triad Bank, N.A., Tulsa, Oklahoma.

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

ACTIONS OF THE BOARD - Continued

- Kansas City Waterville Bancshares, Inc., Waterville, Kansas, for approval to acquire 100 percent of the voting common shares of The Citizens State Bank of Waterville, Waterville, Kansas. 1/
- Dallas First Bancorp, Inc., Denton, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank of Denton, Denton, Texas. 1/
- Dallas Union Central Corporation, Temple, Texas, for approval to acquire at least 93.22 percent of the voting shares of The First State Bank, Granger, Texas. 1/

Denied

- Minneapolis Central Minnesota Bancshares, Inc., Cold Spring, Minnesota, for approval to acquire 100 percent of the voting shares of First National Bank of Cold Spring, Cold Spring, Minnesota.

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

Returned

- Chicago Summcorp, Fort Wayne, Indiana, for approval to acquire 100 percent of the voting shares of Decatur Financial, Inc., Decatur, Indiana.
- Kansas City United Oklahoma Bankshares, Inc., Oklahoma City, Oklahoma, for approval to acquire at least 9.46 percent of the voting shares of The Trust Company of Oklahoma, Oklahoma City, Oklahoma.

Approved

- Atlanta First Florida Banks, Inc., and 7L Corporation, both of Tampa, Florida, for approval to acquire 85 percent of the voting shares of Financial Growth Systems Incorporated, Inverness, Florida, and to acquire indirectly Citizens 1st National Bank of Citrus County, Inverness, Florida; Citizens 1st National Bank of Crystal River, Crystal River, Florida; Lake County Bank, Leesburg, Florida; and Citizens 1st National Bank of Hernando County, Spring Hill, Florida.

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

ACTIONS OF THE BOARD - Continued

Atlanta	First State Corporation, Albany, Georgia, for approval to acquire 100 percent of the voting shares of First State Bank in Cordele, Cordele, Georgia. <u>1/</u>
St. Louis	Edmonton Bancshares, Inc., Edmonton, Kentucky, for approval to acquire at least 88.1 percent of the voting shares of Peoples Bank of Tompkinsville, Tompkinsville, Kentucky. <u>1/</u>
Kansas City	Midland Capital Co., Oklahoma City, Oklahoma, for approval to acquire at least 80 percent of the voting common shares of ONB Bancorp Inc., Chickasha, Oklahoma, and Indirectly Oklahoma National Bank & Trust Company, Chickasha, Oklahoma. <u>1/</u>
Kansas City	Republic Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire 100 percent of the voting shares of Republic Bank of Tecumseh, Tecumseh, Oklahoma, a proposed new bank. <u>1/</u>
Dallas	Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Allied Bank Austin, Austin, Texas, a proposed new bank. <u>1/</u>
	<u>Denied</u>
Chicago	Singer & Associates, Inc., Mattoon, Illinois, for approval to acquire at least 50.16 percent of the voting shares of Millikin Bancshares, Inc, Decatur, Illinois, and indirectly to acquire The Millikin National Bank of Decatur, Decatur, Illinois.

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

ACTIONS OF THE BOARD - ContinuedTo Expand a Bank Holding Company Pursuant to Section
3(a)(5) of the Bank Holding Company Act of 1956Returned

Kansas City Bank Management, Inc., Tecumseh, Nebraska, for approval to merge with Tecumseh Bankshares, Inc., Tecumseh, Nebraska; Johnson County Bank, Tecumseh, Nebraska; Sterling Bankshares, Inc., Tecumseh, Nebraska; Bank of Sterling, Sterling, Nebraska; Burchard Bankshares, Inc., Tecumseh, Nebraska; State Bank of Burchard, Burchard, Nebraska.

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

Chicago I.S.B. Financial Corp., Midlothian, Illinois, for approval to acquire the shares of Two II Insurance Agency, Ltd., Midlothian, Illinois and thereby engage in the sale of general insurance. 1/

Kansas City Gaylord Bankshares, Inc., Gaylord, Kansas, for approval to acquire Valley Insurance Agency, Gaylord, Kansas. 1/

Approved

St. Louis State First Financial Corporation, Texarkana, Arkansas, for approval to engage indirectly through Commercial Investment Company in certain nonbank activities. 1/

Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to acquire certain assets from Bartels Agency, Inc., Butte, Montana. 1/

Kansas City First Moore Bancshares, Inc., Moore, Oklahoma, for approval to engage de novo, through indirect subsidiary, First Property and Casualty Insurance Agency of Moore, Inc., Moore, Oklahoma, in general insurance agency activities (except the sale of life insurance and annuities) in a community with a population greater than 5,000.

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

ACTIONS OF THE BOARD - Continued

- San Francisco BankAmerica Corporation, San Francisco, California, for approval to engage de novo in providing investment advisory services with respect to certain financial futures and options on those futures to nonaffiliated customers throughout the world, through its wholly-owned subsidiary, BA Futures, Incorporated, San Francisco, California.
- San Francisco First Interstate Bancorp, Los Angeles, California, for approval to acquire 95.1 percent of the voting shares of Commercial Alliance Corporation, New York, New York.
- Cleveland Permitted
BANC ONE CORPORATION, Columbus, Ohio, notification of intent to engage in de novo activities (leasing personal property and/or acting as agent, broker, or advisor in leasing such property; making, acquiring, selling and servicing for its own account and the account of others loans and other extensions of credit including agricultural loans, commercial and industrial loans and consumer loans; and servicing such leases, loans and other extensions of credit for itself and others) these activities will be conducted from an additional office in Indianapolis which will serve the State of Indiana, through its subsidiary, BANC ONE LEASING CORPORATION (10/23/84) 3/
- Richmond Montgomery Bancorp, Troy, North Carolina, notification of intent to engage in de novo activities (providing data processing and transmission services in accordance with the activities described in FRB Regulation Y Section 225.25(b)(7), services provided will be limited to the processing of data for accounting and reporting purposes, through its subsidiary, Montgomery Data Services (10/24/84) 3/
- 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 (10/26/84) 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

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 (10/27/84) 3/

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 (10/26/84) 3/

Minneapolis Janesville Holding Company, Janesville, Minnesota, notification of intent to engage in de novo activities (making loans to insiders and affiliates) (10/26/84) 3/

Kansas City FirstTier, Inc., Omaha, Nebraska, notification of intent to engage in de novo activities (residential and commercial construction loans and commercial loans for sale to permanent investors may be originated and/or brokered on a limited basis, closely monitored by the Branch Manager and by the Home Office) the geographic area to be served includes all of the area within the State of Nebraska, through its subsidiary, FirstTier Mortgage Co. (10/24/84) 3/

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Redemption of Shares

Chicago Hospers Agency Company, Sioux Center, Iowa. 1/

Minneapolis TwinCo, Inc., Twin Bridges, Montana. 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.

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

Philadelphia	Industrial Valley Bank and Trust Company, Jenkintown, Pennsylvania. To establish a branch office to be located 1800 JFK Blvd., Philadelphia, Pennsylvania. <u>2/</u>
Cleveland	The Fifth Third Bank, Cincinnati, Ohio. To establish a branch office at Hunt Road, Blue Ash, Ohio. <u>2/</u>
Chicago	McHenry State Bank, McHenry, Illinois. To establish a branch at Church Street and Wilmot Road, Johnsburg, Illinois. <u>2/</u>
Chicago	Clear Lake Bank and Trust Company, Clear Lake, Iowa. To establish an offsite electronic facility at 1401 6th Avenue South, Clear Lake, Iowa. <u>2/</u>
Chicago	Comerica Bank - Detroit, Detroit, Michigan. To establish an offsite electronic facility at Detroit Metropolitan Airport, J. M. Davey Terminal, Romulus, Michigan. <u>2/</u>
Chicago	Comerica Bank - Detroit, Detroit, Michigan. To establish an offsite electronic facility at Detroit Metropolitan Airport, L.C. Smith Terminal, Romulus, Michigan. <u>2/</u>
Chicago	The Northern Trust Company, Chicago, Illinois. To establish an automatic teller machine at 62 Green Bay Road, Winnetka, Illinois. <u>2/</u>

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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

New York	Bankers International Corporation, New York, New York: prior notification of its intent to acquire, directly or indirectly, 20 percent of the shares of Societe d' Investissement a Capital Variable, Paris, France.
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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 Establish an Overseas Branch of a Member Bank
Pursuant to Section 25 of the Federal Reserve Act

New York The Chase Manhattan Bank, N.A., New York, New York: prior notification of its intent to establish a foreign branch in Montevideo, Uruguay.

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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 Barclays USA Inc., and Barclays Corporation, both of New York, New York, for approval to acquire at least 80 percent of Barclays Bank of California, San Francisco, California and Barclays Bank of New York, N.A., New York, New York. 2/

Richmond Lowcountry Bancshares, Inc., Varnville, South Carolina, for approval to acquire 100 percent of the voting shares of the successor by merger to The Hampton County Bank, Varnville, South Carolina.

Atlanta Allied Bankshares, Inc., Thomson, Georgia, for approval to acquire 100 percent of the voting shares of Bank of Thomson, Thomson, Georgia.

Atlanta Atlantic South Coastal Corporation, Savannah, Georgia, for approval to acquire 100 percent of the voting shares of Ameribank, N.A., Savannah, Georgia, a proposed new bank.

Atlanta Dawson County Bancshares, Inc., Dawsonville, Georgia, for approval to acquire at least 80 percent of the voting shares of Dawson County Bank, Dawsonville, Georgia.

Atlanta East Ridge Bancshares, Inc., East Ridge, Tennessee, for approval to acquire 100 percent of the voting shares of The Bank of East Ridge, East Ridge, Tennessee, a proposed new bank.

Atlanta First Citizens Bancshares, Inc., Morgan City, Louisiana, for approval to acquire 100 percent of the voting shares of First National Bank in St. Mary Parish, Morgan City, Louisiana.

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	FNB Newton Bankshares, Inc., Covington, Georgia, for approval to acquire 100 percent of the voting shares of First National Bank of Newton County, Covington, Georgia. <u>2/</u>
Atlanta	Liberty Financial Services, Inc., New Orleans, Louisiana, for approval to acquire at least 80 percent of the voting shares of Liberty Bank & Trust Company, New Orleans, Louisiana.
Atlanta	The Queensboro Company, Louisville, Georgia, for approval to acquire 100 percent of the voting shares of The First National Bank of Louisville, Louisville, Georgia. <u>2/</u>
Atlanta	Rankin Commerce Corp., Brandon, Mississippi, for approval to acquire 100 percent of the voting shares of Rankin County Bank, Brandon, Mississippi. <u>2/</u>
Atlanta	Southern Bank Corp., Inc., Tallahassee, Florida, for approval to acquire 100 percent of the voting shares of The Southern Bank of Tallahassee, Tallahassee, Florida. <u>2/</u>
Chicago	Albert City Bankshares, Inc., Albert City, Iowa, for approval to acquire 100 percent of the voting shares of Albert City Savings Bank, Albert City, Iowa. <u>2/</u>
Chicago	American Bancorp, Inc., Suring, Wisconsin, for approval to acquire 100 percent of the voting shares of The Suring State Bank, Suring, Wisconsin and First National Bank of Paxton, Paxton, Illinois. <u>2/</u>
Chicago	Auburn Financial Corp., Auburn, Indiana, for approval to acquire 100 percent of the voting shares of The Auburn State Bank, Auburn, Indiana. <u>2/</u>
Chicago	BSB Bancorp, Batesville, Indiana, for approval to acquire at least 80 percent of the voting shares of Batesville State Bank, Batesville, Indiana. <u>2/</u>
Chicago	CBC Bancorp, Ltd., Chicago, Illinois, for approval to acquire at least 80 percent of the voting shares of Heritage Bank of Oakwood, Westmont, Illinois.
Chicago	Citizens Bancshares, Inc., Walnut, Illinois, for approval to acquire at least 80 percent of the voting shares of Citizens First State Bank of Walnut, Walnut, Illinois.

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	Dysart Bancshares, Inc., Dysart, Iowa, for approval to acquire 81 percent of the voting shares of Dysart State Bank, Dysart, Iowa. <u>2/</u>
Chicago	Hamilton County Bancshares, Inc., Webster City, Iowa, for approval to acquire 100 percent of the voting shares of Farmers State Bank, Stanhope, Iowa and Van Diest Financial, Ltd., Webster City, Iowa and indirectly First State Bank, Webster City, Iowa. <u>2/</u>
Chicago	Keekins Corporation, Downers Grove, Illinois, for approval to acquire 100 percent of the voting shares of Citizens National Bank of Downers Grove, Downers Grove, Illinois. <u>2/</u>
Chicago	Lincolnshire Bancshares, Inc., Lincolnshire, Illinois, for approval to acquire at least 57 percent of the voting shares of First National Bank of Lincolnshire, Lincolnshire, Illinois. <u>2/</u>
Chicago	Peshtigo Financial Corp., Peshtigo, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Peshtigo State Bank, Peshtigo, Wisconsin. <u>2/</u>
Minneapolis	Citizens State Bank at Mohall Employee Stock Ownership Plan, Mohall, North Dakota, for approval to acquire 33.5 percent of the voting shares of CSB Bancshares, Inc., Mohall, North Dakota and indirectly acquire 100 percent of the voting shares of Citizens State Bank at Mohall, Mohall, North Dakota. <u>2/</u>
Minneapolis	CSB Bancshares, Inc., Mohall, North Dakota, for approval to acquire 100 percent of the voting shares of Citizens State Bank at Mohall, Mohall, North Dakota. <u>2/</u>
Minneapolis	Leackco Bank Holding Company, Inc., Huron, South Dakota, for approval to acquire at least 97.33 percent of the voting shares of American State Bank, Wessington Springs, South Dakota. <u>2/</u>
Kansas City	The Farmers Bancapital Corp., Carnegie, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The Farmers Bank, Carnegie, Oklahoma. <u>2/</u>
Kansas City	First Financial Savings Corporation, Papillion, Nebraska, for approval to acquire 99.4 percent of the voting common stock of Brentwood Bank, LaVista, Nebraska, currently operating as First Nebraska Savings Company of Papillion, Papillion, Nebraska. <u>2/</u>

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

APPLICATIONS RECEIVED - Continued

Kansas City	Gaylord Investments, Inc., Gaylord, Kansas, for approval to acquire 100 percent of the voting shares of Farmers National Bank of Gaylord, Gaylord, Kansas, a proposed new bank. <u>2/</u>
Kansas City	JEST, INC., Oakley, Kansas, for approval to acquire 100 percent of the voting shares of Peoples State Bank of Rexford, Rexford, Kansas, a proposed new bank. <u>2/</u>
Kansas City	Lenexa Bancorporation, Inc., Lenexa, Kansas, for approval to acquire 100 percent of the voting shares of The Lenexa National Bank, Lenexa, Kansas. <u>2/</u>
Kansas City	Republic Financial Corporation, Wichita, Kansas, for approval to acquire at least 99 percent of the voting shares of Twin Lakes State Bank, Wichita, Kansas. <u>2/</u>
Kansas City	Sheridan Bancshares, Inc., Tulsa, Oklahoma, for approval to acquire 100 percent of the voting shares of Sunbelt Bank and Trust Company, Tulsa, Oklahoma. <u>2/</u>
Kansas City	Thomas Bancshares, Inc., Thomas, Oklahoma, for approval to acquire 100 percent of the voting shares of The Bank of Thomas, Thomas, Oklahoma, a proposed new bank. <u>2/</u>
Dallas	BancCentral Bancorp, Inc., Amarillo, Texas, for approval to acquire at least 80 percent of the voting shares of BancCentral, Amarillo, Texas. <u>2/</u>
Dallas	Capitalbank Corporation, San Antonio, Texas, for approval to acquire 100 percent of First City Bank-Central Park, San Antonio, Texas. <u>2/</u>
Dallas	Carlsbad National Bancshares, Inc., Hobbs, New Mexico, for approval to acquire 100 percent of the voting shares of The Carlsbad National Bank, Carlsbad, New Mexico. <u>2/</u>
Dallas	Citizens Bancorp, Inc., Crockett, Texas, for approval to acquire at least 80 percent of the voting shares of Citizens National Bank, Crockett, Texas. <u>2/</u>
Dallas	First Union Bancorporation, Inc., Laredo, Texas, for approval to acquire 100 percent of the voting shares of Union National Bank of Laredo, Laredo, Texas. <u>2/</u>

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

APPLICATIONS RECEIVED - Continued

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

Dallas Southwest Bankers, Inc., San Antonio, Texas, for approval to acquire 100 percent of the voting shares of San Antonio Bancshares, Inc., San Antonio, Texas and indirectly Bank of San Antonio, San Antonio, Texas. 2/

Dallas Vidor Bancorporation, Inc., Vidor, Texas, for approval to acquire 80 percent of the voting shares of First Texas Bank, Vidor, 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

Correction:

Richmond The application for CB&T Financial Corp., Fairmont, West Virginia, to acquire Clarksburg Community Bank, Clarksburg, West Virginia appears on H.2, No. 41, 1984 under section 3(a)(5), but should have appeared under 3(a)(3).

Atlanta Bank Corporation of Georgia, Fort Valley, Georgia, for approval to acquire at least 95.23 percent of the voting shares of Peoples Bank, St. Marys, Georgia. 2/

Atlanta Capital City Bank Group, Inc., Tallahassee, Florida, for approval to acquire 100 percent of the voting shares of Levy County Bancorporation, Chiefland, Florida, and indirectly Levy County Bank, Chiefland, Florida. 2/

Atlanta Caribank Corporation, Dania, Florida, for approval to acquire 100 percent of the voting shares of Caribank of Palm Beach County, Boca Raton, Florida, a proposed new bank.

Atlanta Independent Community Banks, Inc., Winter Park, Florida, for approval to acquire 100 percent of the voting shares of First National Bank, Seminole County, Longwood, Florida, a proposed new bank.

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	Sunset Financial Corp., Miami, Florida, for approval to acquire at least 80 percent of the voting shares of Universal Bank, Boynton Beach, Florida, a proposed new bank.
Chicago	Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of United Central Bancshares, Des Moines, Iowa and indirectly United Central Bank of Des Moines, N.A.; United Central Bank & Trust Company of Algona, Algona; United Central Bank of Cresco, N.A., Cresco; United Central Bank & Trust Company of Estherville, Estherville; United Central Bank & Trust Company of Fort Dodge, Fort Dodge; United Central Bank & Trust Company of Greenfield, Greenfield; United Central Bank & Trust Company of Kalona, Kalona; United Central Bank & Trust Company of Marengo, Marengo; United Central Bank & Trust Company of Mason City, Mason City; United Bank & Trust Company of Sigourney, Sigourney; United Central Bank & Trust Company of Sioux City, Sioux City; United Central Bank of Spencer, N.A., Spencer; Plaza State Bank, Urbandale, Iowa.
Chicago	Malta Bancshares, Inc., Malta, Illinois, for approval to acquire at least 50.1 percent of the voting shares of State Bank of Paw Paw, Illinois, Paw Paw, Illinois. <u>2/</u>
Chicago	Premier Bancorp, Inc., (formerly Farmer City Agency, Inc.), Farmer City, Wisconsin, for approval to acquire at least 48.6 percent of the voting shares of Farmers-Merchants National Bank of Paxton, Paxton, Illinois. <u>2/</u>
St. Louis	BMC Bankcorp, Inc., Benton, Kentucky, for approval to acquire 100 percent of the voting shares of Graves County Bank, Wingo, Kentucky.
St. Louis	First Arkansas Bankstock Corporation, Little Rock, Arkansas, for approval to acquire at least 88.06 percent of the voting shares of The First National Bank of Fayetteville, Fayetteville, Arkansas, <u>2/</u>
St. Louis	Midwest Bancshares, Inc., Poplar Bluff, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Piedmont, Piedmont, Missouri. <u>2 /</u>

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

APPLICATIONS RECEIVED - Continued

Kansas City Commercial Landmark Corporation, Muskogee, Oklahoma, for approval to acquire at least 42 percent of the voting shares of Town & Country Bank, Bixby, Oklahoma. 2/

Kansas City First Beemer Corporation, Beemer, Nebraska, for approval to acquire at least 80 percent of the voting shares of American State Bank, Homer, Nebraska. 2/

Kansas City Republic Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire 100 percent of the voting shares of Republic Bank of Tecumseh, Tecumseh, Oklahoma, a proposed new bank. 2/

Dallas First Western Bancshares, Inc., Duncanville, Texas, for approval to acquire 100 percent of the voting shares of First Continental National Bank, Houston, Texas. 2/

Dallas Overton Bancshares, Inc., Fort Worth, Texas, for approval to acquire at least 80 percent of the voting shares of Ridglea National Bank, Fort Worth, Texas and First National Bank Mansfield, Mansfield, Texas. 2/

Dallas Willow Bend Bancshares, Inc., Plano, Texas, for approval to acquire 100 percent of the voting shares of Bonstate Bancshares, Inc., Bonham, Texas and indirectly Bonham State Bank, Bonham, Texas. 2/

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. 2/

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

Atlanta FNB Banking Company, Griffin, Georgia, for approval to merge 100 percent of the voting shares of First Barnesville Corporation, Barnesville, Georgia and indirectly acquire The First National Bank of Barnesville, Barnesville, Georgia.

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 City Bancorporation of Texas, Houston, Texas, for approval to merge through its wholly-owned subsidiary First Security National Corporation, Houston, Texas with Cullen/First Bankers, Inc., San Antonio, Texas, and indirectly Chase National Bank, Austin, Texas; Parkdale Bank, Corpus Christi, Texas; Cullen/Frost Bank of Dallas, N.A., Dallas, Texas; United States National Bank, Galveston, Texas; Cullen Center Bank and Trust, Houston, Texas; Cullen Bank/City West, N.A., Houston, Texas; Cullen Bank Northfield, N.A., Houston, Texas; Citizens Frost Bank, N.A., San Antonio, Texas; Colonial Frost Bank, N.A., San Antonio, Texas; Frost National Bank of San Antonio, San Antonio, Texas; Liberty Frost Bank, N.A., San Antonio, Texas; North Frost Bank, N.A., San Antonio, Texas; Cullen Bank Sugar Land, Sugar Land, Texas.

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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 Barclays USA, Inc., New York, New York, for approval to acquire the shares of BarclaysAmericanCorporation, Charlotte, North Carolina.

New York Chemical New York Corporation, New York, New York, notification of intent to engage in de novo activities (soliciting, executing and clearing, for nonaffiliated persons on the Singapore International Monetary Exchange, through a futures trading link with the Chicago Mercantile Exchange, futures contracts and options on futures contracts with respect to U.S. Government securities, certificates of deposit and other money market instruments that a bank may buy and sell in the cash market, foreign exchange, and bullion) through its subsidiary, Chemical Futures, Inc. (10/23/84)

New York Marine Midland Banks, Inc., Buffalo, New York, and its parent bank holding companies, The Hongkong and Shanghai Bank Corporation, Hong Kong, B.C.C.; Kellett NV, Curacao, Netherlands Antilles; and HSBC Holdings BV, Amsterdam, the Netherlands, for approval to acquire at least 80 percent of the voting shares of CM&M Asset Management Company, Inc., New York, New York and thereby to engage in certain investment and financial advisory activities.

Atlanta Louisiana Bancshares, Inc., Baton Rouge, Louisiana, for approval to acquire 100 percent of Louisiana National Mortgage Company, Baton Rouge, Louisiana.

APPLICATIONS RECEIVED - Continued

- Chicago Algemene Bank Nederland N.V., Amsterdam, The Netherlands; and A.B.N. - Stichting, Amsterdam, The Netherlands, notification of intent to engage in de novo activities (in commercial finance and related activities) these activities will be conducted on a national and international basis, through their subsidiary, A.B.N Company, Inc., and proposed subsidiary, ABN Credit Corp. (10/17/84)
- Chicago First Wisconsin Corporation, Milwaukee, Wisconsin, for approval to merge First Insurance Management, Inc. with First Wisconsin Insurance Services, Inc., Milwaukee, Wisconsin, and to engage in general insurance agency activities, in Wisconsin, Michigan, Illinois, Indiana, Iowa and Minnesota.
- Chicago Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of UCB Leasing Corporation, Des Moines, Iowa and UCB Systems, Inc., Des Moines, Iowa.
- Chicago NBD Bancorp, Inc., Detroit, Michigan, notification of intent to expand the geographic area to be served by its wholly-owned subsidiary, American Business Finance, Inc., to include the entire United States (engaging in commercial finance activities, including making, acquiring, or servicing loans or other extensions of credit for its own account or for the account of others, such as would be made by a commercial finance company) (10/22/84)
- St. Louis First Tennessee National Corporation, Memphis, Tennessee, notification of intent to engage in de novo activities (in soliciting and accepting orders for the purchase and sale of commodities) through its subsidiary, FTB Futures Corporation, Memphis, Tennessee (10/22/84)
- St. Louis Mid-America Bancorp, Louisville, Kentucky, notification of intent to engage in de novo activities (as an investment or financial advisor to the extent of providing portfolio investment advice; serving as an investment advisor to investment companies; and furnishing general economic information and advice, general statistical forecasting services, and industry studies) in Louisville, Kentucky, through its subsidiary, Mid-America Investment Advisors, Inc. (10/17/84)
- Minneapolis Citizens State Bank at Mohall Employee Stock Ownership Plan, Mohall, North Dakota, for approval to indirectly acquire the insurance agency division of Citizens State Bank at Mohall, Mohall, North Dakota, thereby engaging in general insurance agency activities in a community with a population not exceeding 5,000.

APPLICATIONS RECEIVED - Continued

- Minneapolis CSB Bancshares, Inc., Mohall, North Dakota, for approval to acquire 100 percent of the voting shares of Citizens State Bank at Mohall, Mohall, North Dakota, thereby engaging in general insurance agency activities in a community with a population not exceeding 5,000.
- Minneapolis National City Bancorporation, Minneapolis, Minnesota, for approval to acquire Northwest Marquette Investment, Inc., Minneapolis, Minnesota.
- Minneapolis Security Banks of Montana, Billings, Montana, notification of intent to engage in de novo activities (in the activity of data processing and data transmission services, facilities [including data processing and data transmission hardware, software, documentation or operating personnel], data bases, or access to such services, facilities, or data bases by any technological means, by transferring such services from Security Banks of Montana's subsidiary First Interstate Bank of Billings, N.A. to Secuuity Banks of Montana) in Billings, Montana (10/19/84)
- Kansas City Commerce Bancshares, Inc., Kansas City, Missouri, notification of intent to engage in de novo activities (in making, acquiring and servicing of residential real estate loans for the Mortgage Corp.'s account and the servicing of residential real estate loans for the account of other financial institutions and institutional investors) in Kansas City, Missouri; this activity will be conducted in Missouri and adjacent states, through its subsidiary, Commerce Mortgage Corp. (10/26/84)
- Dallas First City Bancorporation of Texas, Houston, Texas, for approval to engage in various nonbanking activities through the acquisition of the following nonbanking subsidiaries of Cullen/Frost Bankers, Inc., San Antonio, Texas, Main Plaza Corporation, Inc., San Antonio, Texas; Daltex General Agency, Inc., San Antonio, Texas; C/F Life Insurance Company, San Antonio, Texas.
- Dallas Independent Community Financial Corporation, Dallas, Texas, notification of intent to engage in de novo activities, (making, acquiring or servicing for its own account or the account of its subsidiary banks, commercial loans, such as would be made, for example, by any commercial, mortgage or consumer finance company, real estate loans, or consumer loans pursuant to section 225.25(b)(1)) the geographic scope includes the entire United States (10/18/84)

APPLICATIONS RECEIVED - Continued

- Dallas Texana Bancshares, Inc., Austin, Texas, notification of intent to engage in de novo activities (engaging, through a division of the corporation, in lease brokerage activities, including serving as a broker for leases of personal property, pursuant to section 225.25(b)(5)) geographic scope is Texas (10/18/84)
- 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.
- San Francisco First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in providing management consulting advice to non-affiliated bank and nonbank depository institutions) in Atlanta, Georgia, through an existing subsidiary, The Results Consulting Group, Inc., serving the United State and abroad (10/15/84)
- San Francisco Security Pacific Corporation, Los Angeles, California, for approval to acquire RMJ Securities Corp., New York, New York.
- San Francisco Westlands Diversified Bancorp, Inc., Santa Ana, California, notification of intent to engage in de novo activities (in making or acquiring loans and other extensions of credit secured by real and personal property, primarily to small and medium size businesses and servicing such loans and extensions of credit) at 150 Los Robles Avenue, Pasadena, California, these activities would be conducted throughout the United States, through a subsidiary, CCB Business Credit, Inc. (10/8/84)

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

Wyandotte Savings Bank
Wyandotte, Michigan
(Filed by James S. Mush)

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PETITIONS FOR RULEMAKING

None.