

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
H.2, 1984 No. 47

Actions of the Board; Applications and Reports  
Received During the Week Ending November 24, 1984

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Boston	Pawtucket Trust Company, Pawtucket, Rhode Island, proposal to acquire certain assets and to assume certain liabilities of Pawtucket Institution for Savings, Pawtucket, Rhode Island; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Boston	Bank of Boston Corporation, Boston, Massachusetts, extension of time to February 20, 1985, within which to acquire RIHT Financial Corporation, Providence, Rhode Island. <u>1/</u>
Boston	Bank of New England - Franklin County, National Association, Greenfield, Massachusetts, proposal to merge with Bank of New England - Berkshire County, National Association, Williamstown, Massachusetts; Bank of New England - Hampshire County, National Association, Northampton, Massachusetts and Bank of New England - Ware, Ware, Massachusetts; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Boston	Camden National Corporation, Camden, Maine, extension of time to March 19, 1985, within which to acquire Camden National Bank, Camden, Maine. <u>1/</u>
New York	Edgewater National Corporation, Englewood Cliffs, New Jersey, extension of time to February 22, 1985, within which to become a bank holding company through the acquisition of Edgewater National Bank, Englewood Cliffs, New Jersey. <u>1/</u>
Philadelphia	Grange National Bank of Wyoming County, Laceyville, Pennsylvania, proposal to merge with GNBW National Bank, Laceyville, Pennsylvania, under the charter of the latter and with the title of the former; report to the Comptroller of the Currency on competitive factors. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Cleveland Ohio Citizens Bank, Toledo, Ohio, extension of time to March 5, 1985, within which to purchase the assets and assume the liabilities of branches of BancOhio National Bank, Columbus, Ohio. 1/
- Richmond First Virginia Bank - Damascus, Virginia, extension of time to July 15, 1985, within which to establish a branch on Virginia State Route 75, Abingdon, Virginia. 1/
- Richmond Grant County Bank, Petersburg, West Virginia, proposed merger with Highlands Bank, Inc., Petersburg, West Virginia, a proposed new bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Five Flags Banks, Inc., Pensacola, Florida, extension of time to February 18, 1985, 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 Auburn National Bancorporation, Auburn, Alabama, extension of time to February 28, 1985, within which to become a bank holding company through the acquisition of Auburn National Bank, Auburn, Alabama. 1/
- Atlanta Gulfside Holding Company, Inc., Gulf Breeze, Florida, extension of time to February 23, 1985, within which to become a bank holding company through the acquisition of Gulfside National Bank, Gulf Breeze, Florida. 1/
- Chicago Midwest Financial Group, Inc., Peoria, Illinois, extension of time to February 10, 1985, within which to merge with FIRST BLOOMINGTON CORPORATION, Bloomington, Illinois and thereby indirectly acquiring The National Bank of Bloomington, Bloomington, Illinois. 1/
- Chicago Union National Bancorp., Liberty, Indiana, extension of time to February 20, 1985, within which to acquire the successor by merger to The Union County National Bank of Liberty, Liberty, Indiana. 1/
- Chicago Stillman BancCorp, Inc., Stillman Valley, Illinois, extension of time to December 20, 1984, within which to acquire The Stillman Valley National Bank, Stillman Valley, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Bank of Modesto, Modesto, Illinois, proposal to merge with BOM Bank, Modesto, Illinois; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Landmark Bank of St. Charles County, N.A., St. Charles County, Missouri, proposal to merge with The First National Bank of St. Charles, St. Charles, Missouri; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Landmark Bank of Creve Coeur, St. Louis, Missouri, proposal to merge with Landmark Bank of Ladue, St. Louis, Missouri; Landmark North County Bank & Trust Company, St. Louis, Missouri; Landmark Bank of South County, St. Louis, Missouri; and Landmark Northwest Plaza Bank, St. Louis, Missouri; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Landmark Financial Group, Inc., Fort Worth, Texas, extension of time to February 21, 1985, within which to acquire Landmark Bank - Mid Cities, Euless, Texas, a de novo bank. 1/
- Dallas Frontier National Bancshares Corporation, Round Rock, Texas, extension of time to January 31, 1985, within which to acquire Frontier National Bank, Round Rock, Texas. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to March 5, 1985, within which to acquire Texas Commerce Bank-Richardson, N.A., Richardson, Texas, a de novo bank. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to March 5, 1985, within which to acquire Texas Commerce Bank-Brookhollow, NA, Dallas, Texas, a de novo bank. 1/
- Dallas Bay Bancshares, Inc., La Porte, Texas, extension of time to February 2, 1985, within which to acquire Baybanc Mortgage, Inc., La Porte, Texas. 1/
- San Francisco Security Pacific Corporation, Los Angeles, California, extension of time to February 20, 1985, within which to acquire Pacific Brokers, Inc., Los Angeles, California. 1/

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

ACTIONS OF THE BOARD - Continued

- San Francisco Burlingame Bancorp, Burlingame, California, extension of time to March 6, 1985, within which to acquire and open for business Burlingame Bank & Trust Co., Burlingame, California, a proposed new bank. 1/
- San Francisco GCS Bancorp, Gilbert, Arizona, extension of time to March 25, 1985, within which to acquire Grand Canyon State Bank, Gilbert, Arizona. 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

Chicago                    Approved  
The Peoples Bank of Leslie, Leslie, Michigan. To establish  
an automatic teller machine at 824 W. Bellevue Street,  
Leslie, Michigan. 1/

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

Cleveland                Approved  
The Toledo Trust Company, Toledo, Ohio. To merge with  
Maumee Valley National Bank, Defiance, Ohio. 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

New York                Approved  
Citibank Overseas Investment Corporation, Wilmington,  
Delaware: requests specific consent (1) an application  
to continue to hold the shares of KKB Lebensversicherung AG,  
Dusseldorf, Federal Republic of Germany, after KKB Leben  
engages in the activity of underwriting life insurance  
in the Federal Republic of Germany; and (2) an application  
to continue to hold the shares of Citilife Insurance  
Australia Limited, Sydney, Australia, after Citilife  
engages in the activity of underwriting life insurance in  
Australia.

New York                Citicorp, New York, New York: requests consent to continue  
to hold indirectly, the shares of Assurantiemaatschappij  
Financia, N.V., Antwerp, Belgium, after Finance: (1) ex-  
pands its credit-related insurance underwriting activities  
to include the underwriting of credit life insurance,  
credit accident and health insurance, and savings completion  
insurance in Belgium and Luxembourg without regard to

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

ACTIONS OF THE BOARD - Continued

whether such insurance is related to extensions of credit by, or savings plans offered by, the Citicorp organization; and (2) continues to underwrite in Belgium home loan life insurance and endowment life insurance related to the mortgage lending activities of Finance and its affiliates.

San Francisco Security Pacific Overseas Corporation, Los Angeles, California: grants consent to make an additional investment in its existing subsidiary, Bank of Canton, Ltd.

New York Forty-Five Day Notification Allowed to Expire  
Chemical International Finance, Ltd., New York, New York, to make an additional investment in Chemical New York Finance (Suisse), S.A., Geneva, Switzerland.

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

Minneapolis Withdrawn  
Rockford Bancorporation, Inc., Rockford, Minnesota, for approval to acquire at least 89.33 percent of the voting shares of Rockford State Bank, Rockford, Minnesota.

Kansas City Parsons Bancshares, Inc., Parsons, Kansas, for approval to acquire at least 80.24 percent of the voting shares of The State Bank of Parsons, Parsons, Kansas.

Kansas City Returned  
Thatcher Banking Corporation, Denver, Colorado, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Salida, Salida, Colorado and Pitkin County Bank & Trust Company, Aspen, Colorado.

Dallas Peoples Bancshares of Natchitoches, Inc., Natchitoches, Louisiana, for approval to acquire 100 percent of the voting shares of The Peoples Bank and Trust Company, Natchitoches, Louisiana. 1/

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

ACTIONS OF THE BOARD - ContinuedApproved

- Boston Rhode Island Bancorp, Inc., Hartford, Connecticut, for approval to acquire 100 percent of the voting shares of Rhode Island National Bank, Providence, Rhode Island, a proposed new bank.
- New York Bank Leumi le-Israel Corporation, New York, New York, for approval to acquire at least 99.19 percent of the voting shares of Bank Leumi Trust Company of New York, New York, New York. 1/
- 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. 1/
- Chicago Commercial Ban Corp., Carroll, Iowa, for approval to acquire at least 80 percent of the voting shares of Commercial Savings Bank, Carroll, Iowa. 1/
- Chicago Dysart Bancshares, Inc., Dysart, Iowa, for approval to acquire at least 81 percent of the voting shares of Dysart State Bank, Dysart, Iowa. 1/
- Chicago Rossville Bancorp, Inc., Rossville, Illinois, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Rossville, Rossville, Illinois. 1/
- St. Louis First Bancorp of Mascoutah, Ltd., Mascoutah, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank in Mascoutah, Mascoutah, Illinois. 1/
- St. Louis First State Bancshares, Inc., Somerville, Tennessee, for approval to acquire at least 80 percent of the voting shares of First State Bank of Fayette County, Somerville, Tennessee. 1/
- St. Louis Imboden Bancshares, Inc., Imboden, Arkansas, for approval to acquire at least 80 percent of the voting shares of Bank of Imboden, Imboden, Arkansas. 1/
- St. Louis Raymond Bancorp, Inc., Raymond, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Raymond, Raymond, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Third Illinois Bancorp, Inc., Manchester, Missouri, for approval to acquire at least 89.2 percent of the voting shares of Lawrenceville National Bank & Trust Company, Lawrenceville, Illinois. 1/
- Minneapolis Evergreen Bancorporation, Inc., Kalispell, Montana, for approval to acquire at least 80.6 percent of the voting shares of First National Bank of Whitefish, Whitefish, Montana, and First National Bank of Eureka, Eureka, Montana. 1/
- Kansas City American Interstate Bancorporation, Inc., Omaha, Nebraska, for approval to acquire 100 percent of the voting shares of Bank of Elkhorn, Elkhorn, Nebraska. 1/
- Kansas City Calhoun Bancshares, Inc., Clinton, Missouri, for approval to acquire at least 99.2 percent of the voting shares of Citizens State Bank of Calhoun, Calhoun, Missouri. 1/
- Kansas City First Financial Savings Corporation, Papillion, Nebraska, for approval to acquire 99.40 percent of the voting shares of Brentwood Bank, LaVista, Nebraska (currently operating as First Nebraska Savings Company of Papillion, Papillion, Nebraska. 1/
- Kansas City Mayfield Bancshares, Inc., Mayfield, Kansas, for approval to acquire 100 percent of the voting shares of The Mayfield State Bank, Mayfield, Kansas. 1/
- Kansas City Nebraska National Corporation, Omaha, Nebraska, for approval to acquire at least 100 percent of the voting shares of Nebraska National Bank, Omaha, Nebraska. 1/
- Dallas First Beeville Financial Corporation, Beeville, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Beeville, Beeville, Texas. 1/
- Dallas Hodge Bancshares, Inc., Hodge, Louisiana, for approval to acquire at least 80 percent of the voting shares of Hodge Bank & Trust Company, Hodge, Louisiana. 1/
- Dallas Monahans Bancshares, Inc., Monahans, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Monahans, Texas. 1/

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



ACTIONS OF THE BOARD - Continued

Dallas O'Donnell Bancshares, Inc., O'Donnell, Texas, for approval to acquire at least 92 percent of the voting shares of The First National Bank of O'Donnell, O'Donnell, 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

- Boston Approved  
Hartford National Corporation, Hartford, Connecticut, for approval to acquire 100 percent of the voting shares of Rhode Island Bancorp, Inc., Hartford, Connecticut, and to acquire indirectly Rhode Island National Bank, Providence, Rhode Island, a proposed new bank.
- Cleveland Ohio Bancorp, Youngstown, Ohio, for approval to acquire 100 percent of the voting shares of The Potters Bank & Trust Company, East Liverpool, Ohio. 1/
- Richmond Bank of Virginia Company, Richmond, Virginia, for approval to acquire up to 40.3 percent of the voting shares of Citizens Trust Company, Portsmouth, Virginia, and indirectly of Citizens Trust Bank, Portsmouth, Virginia.
- Richmond United Virginia Bankshares Incorporated, Richmond, Virginia, for approval to retain certain voting shares and debentures convertible into voting shares and to acquire an additional 20.5 percent of the voting shares and additional debentures convertible into voting shares of Citizens Trust Company, Portsmouth, Virginia and indirectly of Citizens Trust Bank, Portsmouth, Virginia.
- Chicago CITIZENS BANKING CORPORATION, Flint, Michigan, for approval to acquire 100 percent of the voting shares of State Bank of Standish, Standish, Michigan. 1/
- Chicago First Busey Corporation, Urbana, Illinois, for approval to acquire 100 percent of the voting shares of Citizens Bank of Tolono, Tolono, Illinois, 1/
- Chicago First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, for approval to acquire 100 percent of the voting shares of State Bank of Sullivan, Sullivan, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis First Commercial Corporation, Little Rock, Arkansas, for approval to acquire at least 80 percent of the voting shares of First National Bank of Russellville, Russellville, Arkansas. 1/
- St. Louis State Holding Company, Sherwood, Arkansas, for approval to acquire at least 86.9 percent of the voting shares of Heber Springs State Bank, Heber Springs, Arkansas. 1/
- Dallas Huntington Bancshares, Inc., Huntington, Texas, for approval to acquire at least 72.02 percent of the voting shares of Eastex Bancshares, Inc., Lufkin, Texas and indirectly Angelina National Bank, Lufkin, Texas. 1/
- Dallas Schreiner Bancshares, Inc., Kerrville, Texas, for approval to acquire 100 percent of the voting shares of Bandera Bancshares, Inc., Bandera, Texas, and indirectly First State Bank, Bandera, Texas. 1/

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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 PNC Financial Corp, Pittsburgh, Pennsylvania, for approval to merge with Northeastern Bancorp, Inc., Scranton, Pennsylvania, and indirectly acquire Northeastern Bank of Pennsylvania, Wilkes-Barre, Pennsylvania, and Cement National Bank, Northampton, Pennsylvania. 1/

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

- Approved
- New York Marine Midland Banks, Inc., Buffalo, New York; The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C.; Kellett N.V., Curacao, Netherlands Antilles; HSBC Holdings B.V., Amsterdam, the Netherlands, for approval to acquire 80 percent of the voting shares of CM&M Management Company, New York, New York, which is engaged in investment and financial advisory activities. 1/

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

ACTIONS OF THE BOARD - Continued

Cleveland PNC Financial Corp, Pittsburgh, Pennsylvania, for approval to engage de novo through its subsidiaries, Northeastern Trust Company of Florida, N.A., Vero Beach, Florida, in performing functions or activities that may be performed by a trust company and Norbanc Life Insurance Company, Phoenix, Arizona, which engages in underwriting as reinsurer credit life, accident and health insurance that is directly related to extensions of credit by affiliates; Regency Consumer Discount Company, Inc., Scranton, Pennsylvania, which engages in mortgage and consumer financing; and Norbanc Lease, Inc., Scranton, Pennsylvania, which engages in the leasing of personal property or acting as agent, broker, or advisor in leasing such property on a nonoperating basis. 1/

Permitted

New York The Chase Manhattan Corporation, and Chase Manhattan National Corporation, both of New York, New York, notification of intent to engage in de novo activities (leasing of personal or real property according to the terms and conditions contained in Section 225.25(b)(5) of Regulation Y) through their subsidiary, Lincoln First Mortgage Inc. (11/24/84) 3/

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. (11/22/84) 3/

Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida, notification of intent to engage in de novo activities (in the underwriting of credit life insurance and credit accident and health insurance) these activities would be conducted in the state of Florida, through its subsidiary, Barnett Banks Insurance, Inc. (11/24/84) 3/

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

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

ACTIONS OF THE BOARD - Continued

- 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) (11/21/84) 3/
- 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 (11/21/84) 3/
- 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 Security Banks of Montana) in Billings, Montana (11/18/84) 3/
- 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. (11/23/84) 3/
- San Francisco PV Financial, Modesto, California, notification of intent to engage in de novo activities (mortgage banking, as and to the extent authorized by Section 225.25(b)(1) of Regulation Y, including making mortgage loans and acquiring, packaging, and discounting personal and business mortgages through the secondary mortgage market) to be conducted in California and elsewhere in the United States, through its subsidiary, Western Valley Mortgage Company (11/21/84) 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

Redemption of Shares

Minneapolis	Northstar Bancorporation, Inc., Wayzata, Minnesota. <u>1/</u>
Kansas City	Stamford Banco, Inc., Stamford, Nebraska. <u>1/</u>
San Francisco	North Pacific Corporation, Tacoma, Washington. <u>1/</u>

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

APPLICATIONS RECEIVED

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

Chicago                   Wisconsin State Bank, Delavan, Wisconsin. To establish  
a branch at the north side of Geneva Street and along the  
westerly side of Bauer Parkway, Delavan, Wisconsin. 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

New York                   The Chase Manhattan Bank, NA., New York, New York: prior  
notification of its intent to make an additional investment  
in Banque de Commerce, Antwerp, Belgium.

New York                   Chase Manhattan Overseas Banking Corporation, Newark,  
Delaware: prior notification of its intent to make an  
additional investment in Banco Lar Brasileiro, Rio de  
Janeiro, Brazil.

New York                   Citibank Overseas Investment Corporation, Wilmington,  
Delaware: prior notification of its intent to make an  
additional investment in Yonder Investment Corporation,  
Wilmington, Delaware.

New York                   Citicorp, New York, New York: prior notification of its  
intent to make an additional investment either directly  
or indirectly in Citicorp International Bank Limited,  
London, England.

New York                   Citicorp, New York, New York: notification of its intent  
to make an additional investment in Citicorp Credit Inc.,  
Tokyo, Japan.

New York                   Morgan Guaranty International Finance Corporation, New York,  
New York: prior notification of its intent to make an  
additional investment, either directly or indirectly, in  
Morgan Guaranty (Switzerland) Ltd., Zurich, Switzerland.

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            Worthen Bank International, Little Rock, Arkansas, for prior approval to change its articles of association in order to increase authorized capital and surplus.

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To Establish a U. S. Branch of an Edge Act Corporation Pursuant to Section 25(a) of the Federal Reserve Act

Chicago            Comerica Bank International, Detroit, Michigan: prior notification of its intent to establish a domestic branch office in Dayton, Ohio.

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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            SBC Financial Corporation, Chittenango, New York, for approval to acquire at least 80 percent of the voting shares of State Bank of Chittenango, Chittenango, New York.

Richmond            Commerce Bancorp, Inc., Washington, D. C., for approval to acquire 100 percent of the voting shares of National Bank of Commerce, Washington, D. C.

Chicago            Emmetsburg Bank Shares, Inc., Emmetsburg, Iowa, for approval to acquire 100 percent of the voting shares of Iowa Trust & Savings Bank, Emmetsburg, Iowa. 2/

Chicago            Firstbancorporation of Batesville, Indiana, Batesville, Indiana, for approval to acquire 100 percent of the voting shares of First Bank and Trust Company of Batesville, Batesville, Indiana. 2/

Minneapolis        Cash Holding Company, Inc., Sioux Falls, South Dakota, for approval to acquire at least 98.6 percent of the voting shares of Southern Hills Bank, Edgemont, South Dakota and 100 percent of the voting shares of Custer County Bank, Custer, South Dakota.

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

Minneapolis Kenneth Holding Company, Kenneth, Minnesota, for approval to acquire 100 percent of the voting shares of State Bank of Kenneth, Kenneth, Minnesota. 2/

Minneapolis R.O.M. Financial Services, Inc., Chanhassen, Minnesota, for approval to acquire 100 percent of the voting shares of State Bank of Chanhassen, Chanhassen, Minnesota. 2/

Kansas City Wakefield Bancshares, Inc., Wakefield, Kansas, for approval to acquire at least 97 percent of the voting shares of The Farmers and Merchants State Bank, Wakefield, Kansas. 2/

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

Dallas Lone Star Bancgroup, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Lone Star National Bank, Dallas, Texas.

Dallas Vidor Bancshares, Inc., Beaumont, Texas, for approval to acquire at least 99 percent of the voting shares of Allied Vidor Bank, Vidor, Texas.

Dallas Westchase Bancshares, Inc., Houston, Texas, for approval to acquire at least 23 percent of the voting shares of West Belt National Bank, Houston, Texas.

San Francisco North Bay Bancorp, Novato, California, for approval to acquire 100 percent of the voting shares of Novato National Bank, Novato, California, a proposed new bank.

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

Atlanta Bank Corporation of Georgia, Fort Valley, Georgia, for approval to acquire 100 percent of the voting shares of Peoples Bank, St. Marys, Georgia. 2/

Atlanta Citizens Corporation, Eastman, Georgia, for approval to acquire 100 percent of the voting shares of Citizens Bank and Trust Company, Eastman, 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 City National Corporation, Sylacauga, Alabama, for approval to acquire 100 percent of the voting shares of City National Bank, Sylacauga, Alabama. 2/
- Atlanta First American Corporation, Nashville, Tennessee, for approval to acquire 100 percent of the voting shares of Midland Bank and Trust Company, Memphis, Tennessee.
- Atlanta Sweetwater Valley Corporation, Sweetwater, Tennessee, for approval to acquire at least 80 percent of the voting shares of City and County Bank of McMinn County, Athens, Tennessee. 2/
- Chicago The Heritage Group, Inc., Woodridge, Illinois, for approval to acquire 90.9 percent of the voting shares of Bank of Lemont, Lemont, Illinois. 2/
- Minneapolis GebSCO, Inc., Cochrane, Wisconsin, for approval to acquire at least 90.7 percent of the voting shares of Mondovi State Bank, Mondovi, Wisconsin.
- Minneapolis Security Banks of Montana, Billings, Montana, for approval to acquire 100 percent of the voting shares of Montana Bancsystem, Inc., Billings, Montana. 2/
- Kansas City Home State Bancorporation, Inc, Hobart, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Security State Bank, Roosevelt, Oklahoma. 2/
- Kansas city Superior Bancshares, Inc., Kansas City, Missouri, for approval to acquire 100 percent of the voting shares of Superior National Bank, Kansas City, Missouri. 2/
- Dallas Greater Texas Bancshares, Inc., Georgetown, Texas, for approval to acquire 100 percent of the voting shares of National Bank of Oak Hill, Austin, Texas, a proposed new bank.
- Dallas The Levelland Company, Levelland, Texas, for approval to acquire at least 22.22 percent of the voting shares of Lubbock Bancorporation, Inc., Lubbock, Texas and indirectly Bank of the West, Lubbock, Texas.

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 - ContinuedCorrection:

Dallas

The application for NTL Bancshares Corporation of Texas, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Uvalde Bancshares, Inc., and indirectly The Uvalde Bank, Uvalde, Texas, appeared on H.2 No. 35, 1984. The correct name should be National Bancshares Corporation of Texas, San Antonio, Texas, which was received again on H.2 No. 40, 1984.

Dallas

Ruidoso Bank Corporation, Ruidoso, New Mexico, for approval to acquire 100 percent of the voting shares of Bank of the Rio Grande, N.A., Las Cruces, New Mexico, 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

Chicago

NBD Bancorp, Inc., Detroit, Michigan, for approval to merge with United Michigan Corporation, Flint, Michigan and indirectly acquire Genesee Merchants Bank & Trust Co., Flint, Michigan; The Peoples State Bank of Caro, Caro, Michigan, and Community State Bank, Fowlerville, Michigan. 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

Merrill Bankshares Company, Bangor, Maine, notification of intent to engage in de novo activities (to engage as reinsurer in the underwriting of credit life and credit accident and health insurance) through its subsidiary, Merrill Life Insurance Company.

New York

Irving Bank Corporation, New York, New York, for approval to engage in consumer lending and deposit-taking through Irving Trust Ohio, National Association, Cincinnati, Ohio, and Irving Trust Illinois, National Association, Chicago, 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

- New York            Manufacturers Hanover Corporation, New York, New York, requests permission to engage in the following activities (provide data processing and data transmission services, facilities, data bases, and access to such services, facilities and data bases; all such data processing services pursuant to section 225.25(b)(7) of Regulation Y would be restricted to financial, banking and economic data in accordance with written agreements so describing and limiting the services; the facilities would be designed, marketed and operated for the processing and transmission of such data, and any hardware provided in connection with these services would be offered only in conjunction with software that had been designed and marketed for the processing and transmission of such data; in addition, the general purpose hardware would not constitute more than 30 percent of the offering package) through its subsidiary, Manufacturers Hanover Leasing Corporation (11/20/84)
- Philadelphia        Northeastern Bancorp, Inc., Scranton, Pennsylvania, for approval to expand the activities of its existing national bank subsidiary, Northeastern Trust Company of Florida, N.A., Vero Beach, Florida.
- Atlanta             Community Bankshares, Inc., Cornelia, Georgia, notification of intent to engage in de novo activities (in management consulting to depository institutions in connection with the construction, operation and marketing of retail banking facilities known as "Supermarket Banks") these activities would be performed in all states in the United States which permit branch banking (11/9/84)
- Atlanta             Farmers Bancshares, Inc., Malone, Florida, notification of intent to engage in de novo activities (selling auto, homeowners/renters, life and health/medical insurance) through its subsidiary, Farmers Insurance Agency, Inc., Malone, Florida (11/7/84)
- Chicago             Alpha Banco Inc., Alpha, Illinois, notification of intent to engage in de novo activities (in acting as agent for the issuance of credit life and accident insurance related to the extension of credit to customers of Farmers State Bank of Alpha, Alpha, Illinois.
- Chicago             Central of Illinois, Inc., Sterling, Illinois, notification of intent to engage in de novo activities (in the underwriting of credit life, and credit accident and health insurance) through its subsidiary, Illini Life Insurance Company, Phoenix, Arizona (11/13/84)

APPLICATIONS RECEIVED - Continued

- Chicago Dunlap Iowa Holding Co., Dunlap, Iowa, notification of intent to engage in de novo activities (in making and servicing loans or other extensions of credit for the company's account) (11/14/84)
- Chicago NBD Bancorp, Inc., Detroit, Michigan, for approval to acquire United Michigan Mortgage Co., Flint, Michigan thereby engaging in making, acquiring or servicing loans or other extensions of credit for its own account or the account of others.
- Chicago United Community Financial Corporation, Wayland, Michigan, for approval to acquire A. H. Johnson Agency, Inc., Wayland, Michigan.
- St. Louis NBC Bank Corp, El Dorado, Arkansas and Exchange Bancshares, Inc., El Dorado, Arkansas, for approval to engage through a joint venture in providing electronic data processing accounting functions for applicants' banking subsidiaries and for local businesses, through Consolidated Data Services, Inc., El Dorado, Arkansas.
- Minneapolis Full Service Insurance Agency, Inc., Buxton, North Dakota, for approval to acquire Philip Peterson Insurance Agency, Climax, Minnesota, thereby engaging in general insurance agency activities in a community that has a population not exceeding 5,000.
- Minneapolis Security Banks of Montana, Billings, Montana, for approval to acquire Montana Bancsystem, Inc., Billings, Montana, which is engaged in data processing and general insurance agency activities.
- Minneapolis Welcome Bancshares, Inc., Welcome, Minnesota, for approval to acquire Welcome Insurance Agency, Welcome, Minnesota, thereby operating a general insurance agency in the city of Welcome, Minnesota, which has a population not exceeding 5,000.
- Dallas First Community Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (leasing personal or real property pursuant to section 225.25(b)(5) of Regulation Y and acting as broker, agent and adviser in connection with the leasing of such property within the U. S.) through its subsidiary, First Community Leasing, Houston, Texas (11/21/84)

APPLICATIONS RECEIVED - Continued

- Dallas Provident Bancorp, Inc., Dallas, Texas, notification of intent to engage in de novo activities (to initiate and service residential and commercial mortgages for sale to investors or in the secondary mortgage market pursuant to section 225.25(b)(1) of Regulation Y) through its subsidiary, Provident Mortgage Corporation, Dallas, Texas (11/14/84)
- San Francisco First Western Bancorporation, Moab, Utah, notification of intent to engage in de novo activities (in making or acquiring loans and other extensions of credit such as would be made by a commercial finance company including commercial loans secured by a borrower's inventory, accounts receivable, and other assets; and making leases of personal property; and making of real estate mortgages; servicing such loans; and leases for others) these activities would be permitted in the States of Utah, Colorado, and New Mexico (within a 200-mile radius of the Moab, Utah, office, through its subsidiary, First Western Financial Services (11/15/84)

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REPORTS RECEIVED

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

The Bank of Alexandria  
Alexandria, Virginia  
(Month of October 1984)

Union Trust Company of Ellsworth  
Ellsworth, Maine  
(Month of October 1984)

\* \* \* \* \*

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

The Bank of West Point  
West Point, Virginia

\* \* \* \* \*

APPLICATIONS RECEIVED - Continued

Tender Offer Statement Filed Pursuant to  
Section 14(d) of the Securities Exchange Act

Union Trust Co of Ellsworth  
Ellsworth, Maine  
(Final Amendment)