

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
H.2, 1984 No. 49

Actions of the Board; Applications and Reports  
Received During the Week Ending December 8, 1984

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Regulation E, Electronic Fund Transfers, proposed update to official staff commentary; comments requested by January 31, 1985.

Regulation Z, Truth in Lending, proposed update to official staff commentary; comments requested by January 31, 1985.

Boston	Woodstock National Bank, Woodstock, Vermont, proposal to merge with Woodstock Bank, National Association, Woodstock, Vermont; report transmitted to the Comptroller of the Currency on competitive factors. <u>1/</u>
Cleveland	Grant County Bancorp, Inc., Williamstown, Kentucky, extension of time until March 31, 1985, within which to acquire Grant County Deposit Bank. <u>1/</u>
Cleveland	Diamond BancShares, Inc., Antwerp, Ohio, extension of time until February 28, 1985, for the proposed reorganization of the Antwerp Exchange Bank Company, Antwerp, Ohio, into Diamond BancShares, Inc.
Cleveland	Citizens Bancshares, Inc., Salineville, Ohio, extension of time until March 28, 1985, within which to complete the reorganization of the Union Commercial and Savings Bank, East Palestine, Ohio. <u>1/</u>
Richmond	FNB National Bank, Reidsville, North Carolina, an organizing bank, proposed consolidation with First National Bank of Reidsville, Reidsville, North Carolina; report transmitted to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Dominion Bank of Richmond, National Association, Richmond, Virginia, proposed merger with Dominion Bank of Fredericksburg, National Association, Fredericksburg, Virginia; report transmitted 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

- Richmond First National Bank of Spencer, Spencer, West Virginia, proposed merger with West Central National Bank, Spencer, West Virginia, an organizing bank; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Third National Bank in Nashville, Nashville, Tennessee, proposed merger with First National Bank of Rutherford County, Smyrna, Tennessee; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Atlanta NCNB National Bank of Florida, Tampa, Florida, proposed merger with NCNB National Bank of Florida, Jacksonville, Florida; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First National Bank of Jackson, Jackson, Mississippi, proposal to purchase the assets and assume the liabilities of Brookhaven Bank and Trust Company, Brookhaven, Mississippi; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Tower Bank Corp., Hialeah Gardens, Florida, extension of time until February 27, 1985, within which to become a bank holding company through the acquisition of Tower Bank, N.A., Hialeah Gardens, Florida. 1/
- Chicago First Colonial Bankshares Corporation, Chicago, Illinois, extension of time to December 31, 1984, within which to acquire Northwest American Bankshares Corporation, Chicago, Illinois, which owns All American Bank of Chicago, Chicago, Illinois, and Northwest Commerce Bank, Rosemont, Illinois. 1/
- Chicago Comerica Incorporated, Detroit, Michigan, extension of time until February 23, 1985, within which to acquire Pontiac State Bank, Pontiac, Michigan. 1/
- Chicago Wenona State Bank, Wenona, Illinois, for prior approval to merge with WSB Bank, Wenona, Illinois, under the charter of WSB Bank and title of Wenona State Bank; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First Washington Bancorp, Inc., Naperville, Illinois, extension of time to February 1, 1985, within which to become a bank holding company through the acquisition of Washington Bank and Trust Company of Naperville, Naperville, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis County Bancorporation, Inc., Jackson, Missouri, extension of time until December 27, 1984, within which to become a bank holding company through the acquisition of the successor by merger to Cape County Bank, Jackson, Missouri. 1/
- St. Louis First National Bank of Russellville, Russellville, Arkansas, proposal to merge with Interim First National Bank of Russellville, Russellville, Arkansas; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- St. Louis KBT Corporation, Madisonville, Kentucky, extension of time until January 4, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the Kentucky Bank & Trust Company, Madisonville, Kentucky. 1/
- Dallas Atlanta Bancorp, Inc., Atlanta, Texas, extension of time to January 1, 1985, within which to acquire the Atlanta National Bank, Atlanta, Texas. 1/
- Dallas Moran National Bancshares, Inc., Moran, Texas, extension of time to December 29, 1984, within which to acquire The Moran National Bank, Moran, Texas. 1/
- Dallas Citizens National Bank, Crockett, Texas, proposed merger with New Citizens National Bank, Crockett, Texas; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Dallas New Citizens State Bank of Corpus Christi, Corpus Christi, Texas, proposed merger with Citizens State Bank of Corpus Christi, Corpus Christi, Texas; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to March 30, 1985, within which to acquire TexasCommerce Bank-River Oaks, N.A., Houston, Texas, a de novo bank. 1/
- Dallas Van Alstyne Financial Corporation, Van Alstyne, Texas, extension of time until January 15, 1985, in which to acquire First National Bank of Van Alstyne, Van Alstyne, Texas. 1/

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

Richmond Central Fidelity Bank, Richmond, Virginia, to merge with  
Central Fidelity Bank, Christiansburg, Christiansburg,  
Virginia. 1/

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

Approved

Richmond The Bank of Brunswick, Lawrenceville, Virginia, to establish  
a branch at 622 East Atlantic Street, South Hill, Virginia. 1/

Atlanta First Georgia Bank, Atlanta, Georgia, to establish a branch  
at 5120 Old National Highway, College Park, Georgia. 1/

Atlanta American Bank of Polk County, Lake Wales, Florida, to  
establish a branch at 90 Deland Avenue, Indian Lake  
Estates, Florida. 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 Crescent Bancshares, Inc., Crescent, Oklahoma. 1/

San Francisco California City Bancorp, Orange, California. 1/

Dallas Kelly Field Bancshares Corporation, San Antonio, Texas. 1/

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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

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	<u>Denied</u>
New York	Citibank Overseas Investment Corporation, Wilmington, Delaware, requests consent to engage through its subsidiary Citigeneral Insurance Australia Limited in underwriting certain property and casualty insurance in Australia.
	<u>Approved</u>
Chicago	International Bank of Detroit, Detroit, Michigan, requests consent to renew the corporate charter of the Edge Act corporation known as International Bank of Detroit, Detroit, Michigan. <u>1/</u>
Chicago	Manufacturers-Detroit International Corporation, Detroit, Michigan, requests consent to renew the corporate charter of the Edge Act corporation known as Manufacturers-Detroit International Corporation, Detroit, Michigan.
	<u>Forty-Five Day Notification Period Waived</u>
Cleveland	PNC International Bank, Pittsburgh, Pennsylvania: no objection to make an additional investment in PNC International Financial Services Limited, Sydney, Australia.

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

	<u>Withdrawn</u>
Kansas City	Allen Bancshares, Inc., Olathe, Kansas, for approval to acquire at least 81.25 percent of the voting shares of Olathe State Bank, Olathe, Kansas.

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

ACTIONS OF THE BOARD - Continued

	<u>Approved</u>
Cleveland	Ashland Bankshares, Inc., Ashland, Kentucky, for approval to acquire at least 80 percent of the voting shares of Bank of Ashland, Inc., Ashland, Kentucky. <u>1/</u>
Atlanta	City National Corporation, Sylacauga, Alabama, for approval to acquire at least 80 percent of the voting shares of City National Bank, Sylacauga, Alabama. <u>1/</u>
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. <u>1/</u>
Atlanta	Liberty Financial Services, Inc., New Orleans, Louisiana, for approval to acquire at least 80 percent of the voting shares of Liberty Bank and Trust Company, New Orleans, Louisiana. <u>1/</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>1/</u>
Chicago	Chillicothe State Bancorp, Inc., Chillicothe, Illinois, for approval to acquire 81.46 percent of the voting shares of Chillicothe State Bank, Chillicothe, Illinois. <u>1/</u>
Chicago	Keekins Corporation, Downers Grove, Illinois, for approval to acquire at least 81.4 percent of the voting shares of Citizens National Bank of Downers Grove, Downers Grove, Illinois. <u>1/</u>
St. Louis	Cross County Bancshares, Inc., Wynne, Arkansas, for approval to acquire 100 percent of the voting shares of Cross County Bank, Wynne, Arkansas. <u>1/</u>
Kansas City	Chase County Bankshares, Inc., Strong City, Kansas, for approval to acquire 98.8 percent of the voting shares of Chase County Bank, Strong City, Kansas. <u>1/</u>
Kansas City	Fed Gold, Inc., Hulbert, Oklahoma, for approval to acquire 100 percent of the voting shares of First State Bank, Hulbert, Oklahoma.

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

ACTIONS OF THE BOARD - Continued

- Kansas City Leasing Equipment Services, Inc., Kansas City, Missouri, for approval to acquire at least 55.5 percent of the voting shares of University State Bancshares, Inc., Lawrence, Kansas and indirectly acquire 81.2 percent of the voting shares of University State Bank, Lawrence, Kansas. 1/
- Kansas City Mancos Bancorporation, Inc., Mancos, Colorado, for approval to acquire 93.73 percent of the voting shares of Mancos State Bank, Mancos, Colorado. 1/
- 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. 1/
- Dallas Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, for approval to acquire at least 80 percent of the voting shares of The City National Bank of Sulphur Springs, Sulphur Springs, Texas. 1/
- 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. 1/

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

- 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. 1/
- Kansas City Founders Bancorporation, Inc., Oklahoma City, Oklahoma, for approval to acquire 100 percent of the voting shares of Commerce Bancshares, Inc., The Village, Oklahoma and indirectly acquire Commerce Bank, The Village, Oklahoma.

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

ACTIONS OF THE BOARD - Continued

- Dallas First Bancorporation of Cleveland, Cleveland, Texas, for approval to acquire 100 percent of the voting shares of First Bank of Conroe, Conroe, Texas, a proposed new bank.
- 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.
- Approved
- 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. 1/
- Atlanta Whitney Holding Corporation, New Orleans, Louisiana, for approval to acquire 100 percent of the voting shares of NBC Bancshares, Inc., Jefferson, Louisiana, and indirectly The National Bank of Commerce in Jefferson Parish, Jefferson, Louisiana.
- Chicago The Heritage Group, Inc., Woodridge, Illinois, for approval to acquire at least 90.9 percent of the voting shares of Bank of Lemont, Lemont, Illinois. 1/
- 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. 1/

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

- Withdrawn
- New York Republic New York Corporation, New York, New York; Saban, S.A., Panama City, Republic of Panama; Republic Holdings, S.A., City of Luxembourg, Grand Duchy of Luxembourg; Trade Development Finance (Netherlands Antilles), N.V.,

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



ACTIONS OF THE BOARD - Continued

The Netherlands Antilles; Trade Development Holland Holding B.V., Amsterdam, and The Netherlands, notification of intent to engage in de novo activities (to perform trust services, including estate administration; testamentary trust administration; inter vivos trust administration; investment advisory and management services; custodianship; guardianship [property]; escrow and life insurance trust administration) through their subsidiary, Republic New York Trust Company of Florida, N.A., Miami, Florida (12/6/84) 3/

Returned

- Chicago Manufacturers National Corporation, Detroit, Michigan, for approval to acquire Manufacturers Bank-Delaware, Wilmington, Delaware ("Company") , a de novo consumer credit bank and to acquire indirectly its wholly-owned de novo subsidiary, Manufacturers Service Corporation, Detroit, Michigan which will provide service functions for the Company.
- Chicago Irwin Union Corporation, Columbus, Indiana, notification of intent to engage in de novo activities (acting as investment or financial advisor in providing portfolio investment advice, general economic information, industry studies and financial advice to clients) through its subsidiary, Irwin Union Associates, Columbus, Indiana (11/16/84) 3/
- Chicago Marine Corporation, Springfield, Illinois, notification of intent to engage in de novo activities (in mortgage lending activities) (12/4/84) 3/
- San Francisco Area Financial Corporation, Redwood City, California, notification of intent to engage in de novo activities (in mortgage lending and mortgage brokering, consisting of making and servicing loans for its own account and for the account of others; authority for such activities by a bank holding company is provided by 12 C.F.R. Section 225.25(b)(1)) at 900 Veteran Boulevard, Redwood City, California, through its subsidiary, Bay Area Mortgage Investments (12/5/84) 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

- Approved
- Kansas City      Leasing Equipment Services, Inc., Kansas City, Missouri, for approval to continue to engage in leasing personal and real property and making and servicing loans.
- Delayed
- 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 (12/5/84) 3/
- Permitted
- Boston            Home National Corporation, Milford, Massachusetts, notification of intent to engage in de novo activities (processing of loan applications for approval by the mortgagee; preparation of documents relating to the mortgage loan including the mortgage, note, disclosure statements, and RESPA statements; billing and collection of payments; disbursement of escrows for taxes and insurance; collection of delinquent accounts; and preparation of periodic reports to the mortgagee) at 221 Main Street, P.O. Box 1, Milford, Massachusetts, through its subsidiary, H.N.B. Service Corporation (12/6/84) 3/
- Philadelphia      Fidelcor, Inc., Rosemont, Pennsylvania, notification of intent to engage in de novo activities (to service loans or other extensions of credit for its accounts and the accounts of others pursuant to 12 C.F.R. §225.25 (b)(1)) at 121 South Broad Street, 13th Floor, Philadelphia, Pennsylvania, the geographic area to be served is the United States of America, through its subsidiary, Latimer and Buck, Inc. (12/7/84) 3/
- Richmond          First Bankshares, Inc., Barboursville, West Virginia, notification of intent to engage in de novo activities (acting as agent for the sale of credit life insurance sold in connection with extensions of credit by its bank subsidiary, The First State Bank) in Barboursville, West Virginia (12/7/84) 3/
- Atlanta            Mansura Bancshares, Inc., Mansura, Louisiana, notification of intent to engage in de novo activities (in general insurance activities) in Mansura, Louisiana, through its subsidiary, Mansura Insurance Agency (12/3/84) 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

- Chicago American Fletcher Corporation, Indianapolis, Indiana, notification of intent to engage in de novo activities (in making mortgage loans on 1-4 family residences for sale to other investors) in Lexington, Kentucky, serving Fayette, Bourbon, Jessamine, Woodford, Madison, Scott and Clard Counties, Kentucky, through its subsidiary, American Fletcher Mortgage Company, Inc. (12/7/84) 3/
- Kansas City Fourth National Corporation, Tulsa, Oklahoma, notification of intent to engage in de novo activities (advising clients as to the value of securities or as to the advisability of investing in, purchasing, or selling securities; offering a variety of advisory services to employee benefit plans and their fiduciaries and to individuals with investment needs; such advisory services will generally include advice as to the types of funding media available to provide benefits, general recommendations as to what portion of plan assets should be invested in various investment media, including securities, and, in some cases, recommendations regarding investments in specific securities or other investments; offering investment management or investment advisory services in the area of stocks, bonds, options, and cash equivalents) the market geographically will be the greater Tulsa area, growing into all of Oklahoma, and eventually a regional, surrounding states marketing program, through its subsidiary, Summit Money Managers (12/6/84) 3/
- Dallas MCORP, Dallas, Texas, notification of intent to engage in de novo activities (to perform functions or activities that may be performed by a trust company [including activities of a fiduciary, agency, or custodial nature], in the manner authorized by federal or state law including making loans and investments and taking deposits within the limits prescribed in Section 225.25(b)(3) of Reg. Y) through its subsidiary, MTRUST Corp., Dallas, Texas (12/7/84) 3/
- Dallas Swiss Avenue Bankshares, Inc., Dallas, Texas, notification of intent to engage in de novo activities (making and servicing loans and other extensions of credit for its own account or for the account of others to include origination, purchase, or sale of industrial revenue bonds and other loans such as would be made by a mortgage or commercial finance company pursuant to Section 225.25(b)(1) of Regulation Y) (12/6/84) 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

San Francisco SDNB Financial Corp., San Diego, California, notification of intent to engage in de novo activities (in mortgage banking activities, including negotiating, making, acquiring, servicing, selling, buying and/or exchanging for its own account or for the account of others, promissory notes secured directly or collaterally by liens on real property or such extensions of credit as would be made by or arranged by a mortgage company) in San Diego, California, through its subsidiary, SDNB Mortgage Bankers (12/5/84) 3/

Redemption of Shares

Atlanta NBWC Corporation, Monroe, Georgia. 1/

Chicago Harbor Springs Financial Corporation, Harbor Springs, Michigan. 1/

Kansas City First National Insurance Agency, Inc., Exeter, Nebraska. 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 RECEIVED - Continued

- New York Elders IXL Limited and Elders Finance & Investment Company, Ltd., Australia: requests consent to establish an Edge Act corporation in New York, New York. Applicants also request approval for Edge to (1) trade in gold and silver coin and bullion on a spot, forward and futures basis both for its own account, the account of its foreign affiliates (2) trade on foreign exchange futures markets for its own account and for the account of its affiliates; (3) engage in futures, forward and standby contracts on financial instruments permissible to an Edge corporation (4) requests that the proceeds of a subordinated capital note to be issued by the Edge corporation be considered as capital for purposes of determining capital adequacy.
- New York Morgan Guaranty International Finance Corporation, New York, New York: requests consent to continue to hold shares of Bank of the Philippine Islands, Manila, the Philippines after Bank establishes a branch in New York.
- San Francisco Seattle-First International Corporation, Seattle, Washington: requests consent for retroactive approval for amendments to the Corporation's Articles of Association to reflect the following: (1) withdrawal of paid-in capital of the Corporation (2) increase the number of authorized shares from 500,000 to 1,000,000 and reduce the par value of each share and (3) requests consent to accept from the Bank a stock subscription price to be payable on call from the Board of Director of the Corporation.
- \* \* \* \* \*
- To Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956
- Philadelphia Grange National Banc. Corp., Laceyville, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Grange National Bank of Wyoming County, Laceyville, Pennsylvania.

APPLICATIONS RECEIVED - Continued

Richmond	Columbia Bancorp, Inc., Charleston, South Carolina, for approval to acquire at least 80 percent of the voting shares of Republic Bancorp of South Carolina, Inc., Columbia, South Carolina and indirectly acquire Republic National Bank, Columbia, South Carolina.
Atlanta	First State Holding Corp., Sulligent, Alabama, for approval to acquire at least 80 percent of the voting shares of First State Bank of Lamar County, Sulligent, Alabama.
Atlanta	The Peoples BancTrust Co., Inc., Selma, Alabama, for approval to acquire 100 percent of the voting shares of Peoples Bank & Trust Company, Selma, Alabama.
Chicago	Athens Bancorp, Inc., Athens, Wisconsin, for approval to acquire at least 81.57 percent of the voting shares of The Bank of Athens, Athens, Wisconsin.
Chicago	Lafayette Bancorporation, Lafayette, Indiana, for approval to acquire 100 percent of the voting shares of The Lafayette Bank and Trust Company, Lafayette, Indiana.
Chicago	Minooka Bancorp, Inc., Minooka, Illinois, for approval to acquire at least 83.98 percent of the voting shares of Tri-County Bank of Minooka, Minooka, Illinois.
Chicago	Rochester State Bankshares, Inc., Rochester, Illinois, for approval to acquire 100 percent of the voting shares of Rochester State Bank, Rochester, Illinois.
St. Louis	Farmers Deposit Bancorp, Eminence, Kentucky, for approval to acquire 100 percent of the voting shares of Farmers Deposit Bank, Eminence, Kentucky.
St. Louis	Oran Bancshares, Inc., Oran, Missouri, for approval to acquire at least 80.56 percent of the voting shares of Oran State Bank, Oran, Missouri.
Minneapolis	Rushford State Bancorp, Inc., Rushford, Minnesota, for approval to acquire 100 percent of the voting shares of Rushford State Bank, Rushford, Minnesota.
Kansas City	Parker Bankshares, Incorporated, Parker, Colorado, for approval to acquire 100 percent of the voting shares of First National Bank of Parker, Parker, Colorado.

APPLICATIONS RECEIVED - Continued

- Dallas First Tule Bancorp, Inc., Tulia, Texas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Tulia, Tulia, Texas.
- Dallas Nixon Financial Corporation, Nixon, Texas, for approval to acquire 100 percent of the voting shares of Nixon Bancshares, Inc., Nixon, Texas and indirectly acquire Nixon State Bank, Nixon, Texas.
- Dallas Red River Bancorp, Inc., Gainesville, Texas, for approval to acquire at least 80 percent of the voting shares of The First State Bank, Gainesville, Texas.

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

- Cleveland Commonwealth Trust Bancorp, Inc., Covington, Kentucky, for approval to acquire at least 52.53 percent of the voting shares of The Farmers Bank, Butler, Kentucky.
- Cleveland Ohio Bancorp, Youngstown, Ohio, for approval to acquire 100 percent of the voting shares of The Miners and Mechanics Savings and Trust Company, Steubenville, Ohio.
- Atlanta Allied Bankshares, Inc., Thomson, Georgia, for approval to acquire 11.26 percent of the voting shares of Bank of Greensboro, Greensboro, Georgia.
- Atlanta CBS Bancshares, Inc., Spencer, Tennessee, for approval to acquire 16.50 percent of the voting shares of Citizens Bank, Gainesboro, Tennessee.
- Chicago Valley Bancorporation, Appleton, Wisconsin, for approval to acquire 100 percent of the voting shares of Bancwis Corporation, Janesville, Wisconsin and indirectly acquire Bank of Wisconsin, Janesville, Wisconsin and Merchants Bank of Evansville, Evansville, Wisconsin.
- Chicago Westbanco, Inc., Westville, Illinois, for approval to acquire at least 45 percent of the voting shares of Minooka Bancorp, Inc., Minooka, Illinois and indirectly acquire Tri-County Bank of Minooka, Minooka, Illinois.



APPLICATIONS RECEIVED - Continued

St. Louis County Bancorporation, Inc., Jackson, Missouri, for approval to acquire 100 percent of the voting shares of Cape County Bank of Cape Girardeau, Cape Girardeau, Missouri.

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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 Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities (in providing data processing services) through a subsidiary to be established throughout the United States (12/4/84)

New York Compagnie Financiere de Suez, Paris, France, notification of intent to engage in de novo activities ((a) acting as an advisory company for mortgage and real estate investment trusts, (b) serving as an investment advisor, as defined in Section 2(a)(20) of the Investment Company Act of 1940, to investment companies registered under such Act, (c) providing portfolio investment advice to other persons, (d) furnishing general economic information and advice, general economic and statistical forecasting services and industry studies, (e) providing financial advice to state and local governments such as with respect to the issuance of their securities, and (f) conducting such incidental activities as are necessary to carry out the activities specified in clauses (a) through (e) above) at 1209 Orange Street, Wilmington, Delaware and 3000 Sand Hill Road, Menlo Park, California, through its subsidiary, Indosuez Investment Services (12/3/84)

New York First National State Bancorporation, Newark, New Jersey, for approval to expand the activities of its subsidiary, First Fidelity Trust, National Association, Florida, Boca Raton, Florida (formerly known as Fidelity Union Trust Company/First National State), to include certain deposit-taking and consumer lending activities.

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 Irving Bank Corporation, New York, New York, for approval to engage through two de novo subsidiaries, Irving Trust Pennsylvania, National Association, Philadelphia, Pennsylvania and Irving Trust California, National Association, Los Angeles, California, in making loans and other extensions of credit and accepting deposits other than demand deposits.
- New York J.P. Morgan & Co. Incorporated, New York, New York, for approval to retain shares of Morgan Futures Corporation ("MFC") after MFC engages in the execution and clearance of stock index futures contracts and options thereon for nonaffiliated persons on the major commodity exchanges.
- New York Manufacturers Hanover Corporation, New York, New York, for approval to acquire Manufacturers Hanover Corporation (New York), New York, New York, thereby engaging in commercial finance & factoring.
- New York Marine Midland Banks, Inc., Buffalo, New York; Marine Midland National Corporation, Buffalo, New York; The Hongkong and Shanghai Banking Corporation, Hong Kong; Kellett N.V., Curacao, Netherlands Antilles; and HSBC Holdings, B.V., Amsterdam, The Netherlands, for approval to acquire through a newly-formed subsidiary of Marine Midland National Corporation, loans and other assets attributable to the commercial finance operations of UnibancTrust Company, Chicago, Illinois and thereafter to engage through the new subsidiary in commercial finance lending activities.
- Cleveland AT Financial Corporation, Cleveland, Ohio, notification of intent to engage in de novo activities (in making, acquiring or servicing of loans or other extensions of credit) in One Tampa City Center, Tampa, Florida (12/6/84)
- Atlanta Central Bancshares of the South, Inc., Birmingham, Alabama, for approval to engage de novo in consumer lending and deposit-taking activities through Central Bank of the South-Maryland, N.A., Kensington, Maryland.
- Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, for approval to acquire Real Estate Financing, Inc.

APPLICATIONS RECEIVED - Continued

- Chicago Comerica Incorporated, Detroit, Michigan, notification of intent to engage in de novo activities (in the business of purchasing retail installment contracts covering the sale of automobiles and in the business of retail leasing of automobiles) through its subsidiary, Comerica Acceptance Corporation, Detroit, Michigan (12/6/84)
- Chicago First State Bancorp of Monticello, Monticello, Illinois, for approval to acquire Eskridge Agency, Inc., Hammond, Illinois, thereby acting as general insurance agent in a community that has a population not exceeding 5,000.
- Chicago Four Seasons of Wis., Inc., Manawa, Wisconsin, notification of intent to engage in de novo activities (in leasing personal or real property or acting as agent, broker or adviser in leasing such property) this activity will be performed in the County of Waupaca, Wisconsin (11/30/84)
- Chicago NBD Bancorp, Inc., Detroit, Michigan, notification of intent to expand the geographic area to include the following activities (in leasing personal property or acting as agent, broker or adviser in leasing such property) serving the entire United States, through its subsidiary, Corporate Fundings, Inc., Detroit, Michigan (12/3/84)
- Chicago Steuben Financial Corp., Auburn, Indiana, notification of intent to engage in de novo activities (acting as insurance agent or broker with respect to insurance that is directly related to an extension of credit by a bank or a bank-related firm; the issuance and sale at retail of money orders, the sale of U.S. Savings Bonds, and the issuance and sale of traveler's checks) (11/30/84)
- Chicago Whitley Financial Corp., Marion, Indiana, notification of intent to engage in de novo activities (acting as insurance agent or broker with respect to insurance that is directly related to an extension of credit by a bank or a bank-related firm; the issuance and sale at retail of money orders, the sale of U.S. Savings Bonds, and the issuance and sale of traveler's checks) (11/30/84)

APPLICATIONS RECEIVED - Continued

- St. Louis           Delta Bancshares, Inc., Eudora, Arkansas, notification of intent to engage in de novo activities (will sell, as agent, numerous lines of insurance from an office in Eudora, the sale of insurance in towns with populations less than 5,000 is authorized by Regulation Y, Section 225.25(b)(8)(ii)) in the Eudora Bank's office building, 111 N. Main Street, Eudora, Arkansas, the geographic area to be served would be Eudora, Arkansas and its surrounding communities, through its subsidiary, Eudora Insurance Agency, Inc. (12/3/84)
- Minneapolis       First Bank System, Inc., Minneapolis, Minnesota, notification of intent to engage in de novo activities (in making a debt investment in the Worthington Student Housing Project, Worthington, Minnesota, designed primarily to promote community welfare through the development of low-income housing) this activity would be performed in the State of Minnesota, through its subsidiary, First Bank System Community Development Corporation (11/28/84)
- Kansas City       Worland Holding Company, Worland, Wyoming, for approval to acquire Worland Securities Corporation, Worland, Wyoming, thereby engaging in the sale of credit-related insurance and making & servicing loans and other extensions of credit.

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

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- Minneapolis       Norwest Bank Minneapolis, N.A., Minneapolis, Minnesota, to invest in Norwest Investment Services, Inc., Minneapolis, Minnesota, a proposed bank service corporation.

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APPLICATIONS RECEIVED - Continued

REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.