

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
H.2, 1984 No. 50

Actions of the Board; Applications and Reports  
Received During the Week Ending December 15, 1984

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

- Study regarding consideration of United States membership in the Bank for International Settlements.
- Boston First National Bank of Boston, Boston, Massachusetts, proposal to merge with Bank of Boston-Barnstable, National Association, Yarmouth Port, Massachusetts; report to the Comptroller of the Currency on competitive factors. 1/
- Boston First National Bank of Boston, Boston, Massachusetts, proposal to merge with Bank of Boston-Essex, National Association, Haverhill, Massachusetts; report to the Comptroller of the Currency on competitive factors. 1/
- Boston First National Bank of Boston, Boston, Massachusetts, proposal to merge with Bank of Boston-Worcester, National Association, Whitinsville, Massachusetts; report to the Comptroller of the Currency on competitive factors. 1/
- Boston New Caledonia National Bank, Danville, Vermont, proposal to merge with the Caledonia National Bank of Danville, Danville, Vermont; report to the Comptroller of the Currency on competitive factors. 1/
- Boston Bank of New England Corporation, Boston, Massachusetts, extension of time to March 23, 1985, within which to merge with CBT Corporation, Hartford, Connecticut. 1/
- Boston Hartford National Corporation, Hartford, Connecticut, extension of time to March 24, 1985, within which to acquire Arltru Bancorporation, Lawrence, Massachusetts. 1/

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

ACTIONS OF THE BOARD - Continued

- New York Connecticut Community Bank, Greenwich, Connecticut, proposal to acquire a portion of the assets and assume the liability to pay a portion of the deposits made at the Stamford office of County Federal Savings and Loan Association of Westport, Westport, Connecticut; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York East New York Savings Bank, Brooklyn, New York, proposal to acquire assets and assume the liabilities of two branches of North Side Savings Bank, Bronx, New York; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York Bank of the Philippine Islands, Makati, Metro Manila, Philippines, proposal to acquire the assets and assume the liabilities of Asian International Bank, New York, New York; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York Suffolk County National Bank of Riverhead, Riverhead, New York, proposal to merge with the Suffolk Interim National Bank, Riverhead, New York; report to the Comptroller of the Currency on competitive factors. 1/
- Philadelphia Nanticoke Financial Services, Inc., Nanticoke, Pennsylvania, extension of time to March 10, 1985, within which to become a bank holding company through the acquisition of The Nanticoke National Bank, Nanticoke, Pennsylvania. 1/
- Cleveland First-Knox Bank Corp., Mt. Vernon, Ohio, extension of time to March 12, 1985, within which to acquire The First-Knox National Bank of Mt. Vernon, Ohio. 1/
- Cleveland Mellon Bank Corporation, Pittsburgh, Pennsylvania, extension of time to December 9, 1985, within which to dispose of common shares of General Exploration Company, Dallas, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond Bank of Danville, Danville, West Virginia, proposed merger with Danville Interim Bank, Inc., Danville, West Virginia, a proposed new bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Hampton County Bank, Varnville, South Carolina, proposed merger with Hampton County Interim Bank, Varnville, South Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Peoples Bank of Point Pleasant, Point Pleasant, West Virginia, proposed merger with Mason County Bank, New Haven, West Virginia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Bank of White Sulphur Springs, White Sulphur Springs, West Virginia, an investment in bank premises. 1/
- Richmond Bank of Virginia, Richmond, Virginia, extension of time to October 23, 1985, within which to establish a branch on the southwest corner of Old Greenbrier Road and Military Highway (U.S. Route 13), Chesapeake, Virginia. 1/
- Atlanta American Security Bank of Ville Platte, Ville Platte, Louisiana, proposed merger with American Bank of Ville Platte, Ville Platte, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First Alabama Bank, Birmingham, Alabama, proposed merger with First Alabama Bank of Montgomery, N.A., Montgomery, Alabama, and First Alabama Bank of Huntsville, N.A., Huntsville, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First National Bank of Shelbyville, Shelbyville, Tennessee, proposed merger with First Shelbyville Interim National Bank, Shelbyville, Tennessee; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta            Jeff Davis Bank, Hazelhurst, Georgia, proposed merger with Jeff Davis Interim, Inc., Hazelhurst, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago            Bank of Indiana, National Association, Gary, Indiana, proposal to transfer certain assets to Bank of Indiana, FSB, Gary, Indiana, a proposed federal savings bank under the charter and title of Bank of Indiana, FSB; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago            Lena Interim Bank, Lena, Illinois, proposal to merge with Lena State Bank, Lena, Illinois, under the charter of 1094 and title of Lena State Bank, Lena, Illinois; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago            Marion Bancorp, Marion, Indiana, extension of time to March 25, 1985, within which to become a bank holding company through the acquisition of First National Bank in Marion, Marion, Indiana. 1/
- Dallas             New Travis Bank and Trust, Austin, Texas, proposed merger with Travis Bank and Trust, Austin, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas             San Antonio Bank and Trust, San Antonio, Texas, proposed merger with Alamo National Bank of San Antonio, San Antonio, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas             Arlington Commonwealth Corporation, Arlington, Texas, extension of time to January 18, 1985, within which to acquire Commonwealth Bank of Arlington, Arlington, Texas. 1/
- Dallas             Bankers Southwest Corporation, Waxahachie, Texas, extension of time to December 31, 1984, within which to acquire State Bank and Trust Company, Dallas, Texas (de novo), and State Bank and Trust Company, Ovilla, Texas (de novo). 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas Broadway Bancshares, Inc., San Antonio, Texas, extension of time to March 19, 1985, within which to acquire Broadway National Bank-Westplex, Bexar County, Texas. 1/
- San Francisco Bank of Santa Ana, Santa Ana, California, proposed merger with First American Trust Company, Santa Ana, California, under the charter of the former and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved

- San Francisco CivicBank of Commerce, Oakland, California. 1/  
San Francisco The Vintage Bank, Napa, California. 1/  
St. Louis First State Bank, Beebe, Arkansas. 1/

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

Approved

- Chicago Union Bank and Trust Company, Ottumwa, Iowa, to merge with  
The First National Bank Eldon, Eldon, Iowa. 1/

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

Approved

- San Francisco Pioneer Bank, Fullerton, California. To establish a  
branch office to be located at or in the vicinity of 200  
Sandpointe Avenue, San Ana, California. 1/  
Philadelphia The Bank of New Jersey, Camden, New Jersey. To establish  
ATM's at the following locations: AM/PM Mini Market,  
Route 73 and Spring Hill Drive, Maple Shade, New  
Jersey and AM/PM Mini Market, Route 130 and Manor  
Drive, Delran, New Jersey. 1/  
Chicago Chemical Bank and Trust Company, Midland, Michigan. To  
establish an offsite electronic facility within the  
Michigan Division of Dow Chemical Company, at 1000  
E. Main Street, Building 47, Midland, Michigan. 1/  
Chicago Davenport Bank and Trust Company, Davenport, Iowa. To  
establish an offsite electronic facility at JoeVan  
Foods, 1421 Kimberly Road, Bettendorf, Iowa. 1/

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

ACTIONS OF THE BOARD - Continued

Atlanta North First Bank, North Fort Myers, Florida. To establish a branch at 407 Cape Coral Parkway West, Cape Coral, 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

San Francisco The Wilshire Bancorporation, Los Angeles, California. 1/  
San Francisco Southwest Bancorp, Vista, California. 1/  
Minneapolis Dakota Bancorporation, Crosby, North Dakota. 1/  
Kansas City Bon, Inc., Moundridge, Kansas. 1/  
Kansas City Hanston Insurance Agency, Inc., Hanston, Kansas. 1/  
Dallas Bosque Corporation, Meridian, Texas. 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), and 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 The Chase Manhattan Bank, N.A., New York, New York: no objection to establish an initial branch in Montevideo, Uruguay.  
New York Irving Trust Company, New York, New York: no objection to acquire a 40 percent voting and equity interest in Turkiye Tutunculer Bankasi A.S., Izmir, Turkey.

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

ACTIONS OF THE BOARD - ContinuedTo Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

	<u>Returned</u>
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.
St. Louis	First Bank Corp., Fort Smith, Arkansas, for approval to acquire at least 80 percent of the voting shares of First National Bank of Fort Smith, Fort Smith, Arkansas.
Kansas City	Sooner Southwest Bancshares, Inc., Bristow, Oklahoma, for approval to acquire at least 81 percent of the voting shares of Anadarko Bancshares, Inc., Anadarko, Oklahoma and indirectly Anadarko Bank and Trust Co., Anadarko, Oklahoma and Community Bancorporation, Inc., Bristow, Oklahoma and indirectly Community Bank, Bristow, Oklahoma.
Dallas	Cush-Banc Shares, Inc., Cushing, Texas, for approval to acquire 80 percent of the voting shares of The First National Bank of Cushing, Cushing, Texas.
	<u>Approved</u>
Richmond	Community Bancorporation, Inc., Greenville, South Carolina, for approval to acquire 100 percent of the voting shares of the successor by merger to Community Bank, Greenville, South Carolina. <u>1/</u>
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. <u>1/</u>
Atlanta	Louisiana Bancshares, Inc., Baton Rouge, Louisiana, for approval to acquire 100 percent of the voting shares of First Bancshares of Louisiana, Inc., Baton Rouge, Louisiana, and indirectly Louisiana National Bank of Baton Rouge, Baton Rouge, Louisiana; First National Bancorp, Inc., Shreveport, Louisiana, and indirectly The First National Bank of Shreveport, Shreveport, Louisiana; and Quachita National Bancshares, Inc., Monroe, Louisiana, and indirectly, The Quachita National Bank in Monroe, Monroe, Louisiana.

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



ACTIONS OF THE BOARD - Continued

- Chicago Auburn Financial Corp., Auburn, Indiana, for approval to acquire 100 percent of the voting shares of The Auburn State Bank, Auburn, Indiana. 1/
- Chicago First Fontanelle Bancorporation, Fontanelle, Iowa, for approval to acquire at least 97.5 percent of the voting shares of First National Bank, Fontanelle, Iowa. 1/
- Chicago Indiana Bancshares, Inc., Bargersville, Indiana, for approval to acquire 100 percent of the voting shares of The Bargersville State Bank, Bargersville, Indiana. 1/
- St. Louis BBI Bancshares, Inc., St. Louis, Missouri, for approval to acquire 99.99 percent of the voting shares of First National Bank of Kansas City, Kansas City; 100 percent of the voting shares of CharterBank, St. Louis, N.A., St. Louis; CharterBank Webster Groves Trust Company, Webster Groves; CharterBank of Jennings, Jennings; CharterBank of Carthage, Carthage; CharterBank of Ward Parkway N.A., Kansas City; CharterBank Springfield N.A., Springfield; CharterBank Lee's Summit, Lee's Summit; CharterBank Aurora, Aurora; CharterBank of Overland, Overland; CharterBank Cassville, N.A., Cassville; CharterBank Butler, Butler; Livestock National Bank of Kansas City, Kansas City; CharterBank Independence, Independence; CharterBank Marshall, Marshall; CharterBank DeSoto, DeSoto; CharterBank of Ladue, Ladue; CharterBank Belton, Belton; CharterBank Lebanon, N.A., Lebanon; CharterBank Clinton, Clinton; CharterBank Excelsior Springs, Excelsior Springs; CharterBank Lexington, Lexington; CharterBank Boonville, N.A., Boonville; 99.94 percent of the voting shares of CharterBank Richmond, N.A., Richmond; 100 percent of the voting shares of CharterBank Lockwood, Lockwood; CharterBank Nevada, Nevada; and CharterBank Raytown, Raytown, all located in Missouri.
- Kansas City Republic Financial Corporation, Wichita, Kansas, for approval to acquire at least 99.395 percent of the voting shares of Twin Lakes State Bank, Wichita, Kansas. 1/
- Dallas Corpus Christi Bancshares, Inc., Corpus Christi, Texas, for approval to acquire 100 percent of the voting shares of Citizens State Bank of Corpus Christi, Corpus Christi, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas            Equitable Bankshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Equitable Bank, Dallas, Texas. 1/
- San Francisco    Campbell Bancshares, Campbell, California, for approval to acquire 100 percent of the voting shares of Campbell National Bank, Campbell, California, a proposed new bank. 1/
- San Francisco    CoBank Financial Corporation, San Luis Obispo, California, for approval to acquire 100 percent of the voting shares of Commerce Bank of San Luis Obispo, N.A., San Luis Obispo, 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

- Philadelphia      Approved  
National Penn Bancshares, Inc., Boyertown, Pennsylvania, for approval to acquire at least 20 percent of the voting shares of National Bank of the Main Line, Wayne, Pennsylvania, a proposed new bank. 1/
- 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. 1/
- Kansas City      First Beemer Corporation, Beemer, Nebraska, for approval to acquire 100 percent of the voting shares of American State Bank, Homer, Nebraska. 1/
- Dallas            First of Groves Corporation, Groves, Texas, for approval to acquire at least 18.4 percent of the voting shares of First National Bank of Silsbee, Silsbee, Texas. 1/

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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 1956Approved

St. Louis Boatmen's Bancshares, Inc., St. Louis, Missouri, for approval to merge with CharterCorp, Kansas City, Missouri, and indirectly acquire First National Bank of Kansas City, Kansas City; CharterBank, St. Louis N.A., St. Louis; CharterBank Webster Groves Trust Company, Webster Groves; CharterBank of Jennings, Jennings; CharterBank of Carthage, Carthage; CharterBank Ward Parkway, N.A., Kansas City; CharterBank Springfield, N.A., Springfield; CharterBank Lee's Summit, Lee's Summit; CharterBank Aurora, Aurora; CharterBank of Overland, Overland; CharterBank Cassville, N.A., Cassville; CharterBank Butler, Butler; Livestock National Bank of Kansas City, Kansas City; CharterBank Independence, Independence; CharterBank Marshall, Marshall; CharterBank DeSoto, DeSoto; CharterBank of Ladue, Ladue; CharterBank Belton, Belton; CharterBank Lebanon N.A., Lebanon; CharterBank Clinton, Clinton; CharterBank Excelsior Springs, Excelsior Springs; CharterBank Lexington, Lexington; CharterBank Boonville, N.A., Boonville; CharterBank Richmond, N.A., Richmond; CharterBank Lockwood, Lockwood; CharterBank Nevada, Nevada; and CharterBank Raytown, Raytown, all located in Missouri.

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

Boston Fleet Financial Group, Inc., Providence, Rhode Island, for approval to acquire Davidge & Company, Washington, D. C. and to engage in investment advisory activities including the provision of investment advisory services and portfolio investment advice to individuals, endowment funds and employee benefit plan in Washington, D. C. 1/

New York Barclays Bank PLC and Barclays Bank International Limited, both of London, England; Chemical New York Corporation, New York, New York; National Westminster Bank PLC, London, England and NatWest Holdings, Inc., New York, New York; Northeast Bancorp, Inc., New Haven, Connecticut; Manufacturers

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

ACTIONS OF THE BOARD - Continued

Hanover Corporation, New York, New York; The Bank of New York Company, Inc., New York, New York; and The Hongkong and Shanghai Banking Corporation, Hong Kong. B.C.C.; Kellett NV, Curacao, Netherlands Antilles; HSBC Holdings BV, Amsterdam, the Netherlands; and Marine Midland Banks, Inc., Buffalo, New York, for approval for each to acquire more than 5 percent of the voting shares of a de novo company, The New York Switch Corporation, Fort Lee, New Jersey.

- New York Manufacturers Hanover Corporation, New York, New York, for approval to acquire, through MHC's indirect subsidiary, Manufacturers Hanover Financial Services, Inc., 100 percent of the voting shares of Courtesy Loan Finance, Inc., Binghamton, New York, and thereby to engage in certain nonbanking activities. 1/
- Atlanta Louisiana Bancshares, Inc., Baton Rouge, Louisiana, for approval to acquire Louisiana National Mortgage Company, Baton Rouge, Louisiana.
- St. Louis BBI Bancshares, Inc., St. Louis, Missouri, for approval to acquire Charter Bankers Life Insurance Company, Kansas City, Missouri.
- St. Louis Boatmen's Bancshares, Inc., St. Louis, Missouri, for approval to acquire Charter Bankers Life Insurance Company, Kansas City, Missouri.
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to acquire certain assets from Orcutt, Sletta, Steiner, Inc., Mankato, Minnesota. 1/
- Kansas City Central of Kansas, Inc., Junction City, Kansas, for approval to acquire 100 percent of the voting shares of Central Computer Services, Inc., Junction City, Kansas, and thereby indirectly engage in data processing and transmission activities. 1/
- Philadelphia Permitted  
Fidelcor, Inc., Philadelphia, Pennsylvania, notification of intent to expand the credit life activities of its subsidiary, Fidelcor Life Insurance Company, Phoenix, Arizona (to include retail installment contracts or consumer leases purchases from dealers) in the following states: Delaware, Maryland, New Jersey, New York and Ohio (12/12/84) 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

- 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 (12/9/84) 3/
- Chicago Lincoln Bancorp, Reinbeck, Iowa, notification of intent to engage in de novo activities (in data processing services) through its subsidiary, LSB Computer Services, Inc., Reinbeck, Iowa (12/14/84) 3/
- Chicago Lincoln Bancorp, Reinbeck, Iowa, notification of intent to engage in de novo activities (in leasing personal or real property acquired specifically to meet the needs of a particular leasing transaction) through its subsidiary, Lincoln Lease Corp., Reinbeck, Iowa (12/14/84) 3/
- 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 (12/14/84) 3/
- 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 (12/15/84) 3/

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



APPLICATIONS RECEIVED

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

- Atlanta           Trust Company Bank, Atlanta, Georgia. To establish a branch at 11515 Alpharetta Highway, Roswell, Georgia. 2/
- New York        Chemical Bank, New York, New York. To establish a branch at AT&T Communications Inc., 32 Avenue of the Americas, New York, New York. 2/
- Richmond        Bank of White Sulphur Springs, White Sulphur Springs, West Virginia. To establish a branch on U.S. Route 219 North, Lewisburg, West Virginia. 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        Citibank International, Miami, Florida: requests specific consent to act as an insurance agent or broker with respect to international commercial risks and invest in one or more domestic subsidiaries engaged exclusively in the proposed activity, up to an aggregate investment cost.
- Chicago         Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois: prior notification of its intent to make an investment in its wholly-owned subsidiary, Continental Illinois Bank (Canada).
- Chicago         First Chicago International Finance Corporation, Chicago, Illinois: prior notification of its intent to make an additional investment in P.T. Salindo Perdana Leasing Indonesia.

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

- Cleveland Security Banc Corporation, Springfield, Ohio, for approval to acquire 100 percent of the voting shares of The Security National Bank and Trust Co., Springfield, Ohio. 2/
- Richmond Southwest Virginia Bankshares, Inc., Marion, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Bank of Marion, Marion, Virginia. 2/
- Atlanta The First BancCrossville, Inc., Crossville, Tennessee, for approval to acquire 100 percent of the voting shares of The First National Bank of Crossville, Inc., Crossville, Tennessee. 2/
- Atlanta Jeff Davis Bancshares, Inc., Hazlehurst, Georgia, for approval to acquire 100 percent of the voting shares of Jeff Davis Bank, Hazlehurst, Georgia. 2/
- Atlanta Kisco Financial Corporation, Miami, Florida, for approval to acquire at least 98.94 percent of the voting shares of Kislak National Bank (formerly Peoples Liberty National Bank of North Miami), North Miami, Florida. 2/
- Atlanta Southwest Banc Shares, inc., Chatom, Alabama, for approval to acquire 100 percent of the voting shares of Chatom State Bank, Chatom, Alabama. 2/
- 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/
- Chicago Des Plaines National Bancorp, Inc., Des Plaines, Illinois, for approval to acquire 100 percent of the voting shares of Des Plaines National Bank, Des Plaines, Illinois. 2/
- Chicago First National Corporation, Bloomington, Indiana, for approval to acquire 100 percent of the voting shares of First National Bank of Bloomington, Bloomington, Indiana. 2/

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



APPLICATIONS RECEIVED - Continued

- Kansas City 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 indirectly Pitkin County Bank & Trust Company, Aspen, Colorado. 2/
- Dallas BSJ Bancshares, Inc., St. Joseph, Louisiana, for approval to acquire at least 80 percent of the voting shares of Bank of St. Joseph & Trust Co., St. Joseph, Louisiana. 2/
- Dallas The Equitable Company of Texas, Dallas, Texas, for approval to acquire 100 percent of nonvoting, Series A, preferred stock, and common stock warrants of United Banks, N.A., Midland, Texas. 2/
- Dallas Georgetown National Bank Holding Company, Georgetown, Texas, for approval to acquire 100 percent of the voting shares of Georgetown National Bank, Georgetown, Texas. 2/
- Dallas Marble Falls National Bancshares, Inc., Marble Falls, Texas, for approval to acquire 100 percent of the voting shares of Marble Falls National Bank, Marble Falls, 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

- Philadelphia Merchants Bancorp, Inc., Allentown, Pennsylvania, for approval to acquire 100 percent of the shares of Number One Bancorp, Inc., Scranton, Pennsylvania and indirectly First State Bank, Scranton, Pennsylvania. 2/
- Cleveland Community Holding Company, Inez, Kentucky, for approval to acquire at least 42.036 percent of the voting shares of The First National Bank of Louisa, Louisa, Kentucky. 2/
- Minneapolis Citizens Development Company of Billings Montana, Billings, Montana, for approval to acquire at least 97 percent of the voting shares of 1st Security Bank of Laurel, Laurel, Montana. 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

- Minneapolis Security Banks of Montana, Billings, Montana (formerly Security Bancshares of Montana), for approval to acquire 100 percent of the voting shares of Montana Bancsystem, Inc., Billings; Montana Bank of Billings, Billings; Montana Bank of Circle, N.A., Circle; Montana Bank of Livingston, Livingston; First National Montana Bank of Missoula, Missoula; Montana Bank of South Missoula, Missoula; Montana Bank of Forsyth, Forsyth; Baker Bancorporation, Inc., Billings; all of Montana and indirectly acquire Montana Bank of Baker, N.A., Baker; Bozeman Bancorporation, Inc., Billings; and indirectly acquire Montana Bank of Bozeman, N.A., Bozeman; Butte Bancorporation, Inc., Billings; and indirectly acquire Montana Bank of Butte, N.A., Butte; Mineral County Bancorporation, Inc., Billings; and indirectly acquire Montana Bank of Mineral County, Superior; Red Lodge Bancorporation, Inc., Billings; and indirectly acquire Montana Bank of Red Lodge, N.A., Red Lodge; Roundup Bancorporation, Inc., Billings (formerly Roundup Insurance Agency, Inc.) and indirectly acquire Montana Bank of Roundup, N.A., Roundup; Sidney Holding Company, Billings; and indirectly acquire Montana Bank of Sidney, N.A., Sidney; all of Montana. 2/
- Kansas City Commercial Bancorporation of Colorado, Denver, Colorado, for approval to acquire 100 percent of the voting shares of Liberty State Bank, Colorado Springs, Colorado. 2/
- Kansas City Commercial Investment Company, Denver, Colorado, for approval to acquire indirectly 100 percent of the voting shares of Liberty State Bank, Colorado Springs, Colorado, through its subsidiary Commercial Bancorporation of Colorado, Denver, Colorado. 2/
- 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 Commerce Bank, The Village, Oklahoma. 2/
- Kansas City Midwestern Services, Inc., Omaha, Nebraska, for approval to acquire 100 percent of the voting shares of First Westside Bank of Omaha, Omaha, Nebraska. 2/
- Kansas City Lowry Facilities, Inc., Clinton, Oklahoma, for approval to acquire 100 percent of the voting shares of Oklahoma Bancorporation, Inc., Clinton, Oklahoma and indirectly Oklahoma Bank and Trust Company, Clinton, Oklahoma. 2/

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

APPLICATIONS RECEIVED - Continued

- Kansas City United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of United Bank of University Hills, N.A., Denver, Colorado, a proposed new bank. 2/
- Dallas MCorp, Dallas, Texas, for approval to acquire indirectly through its wholly owned subsidiary MCorp Financial Corporation, Wilmington, Delaware, up to an additional 136,284 shares of nonvoting, Series A, preferred stock of United Bank, N.A., Midland, Texas. 2/

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

- New York Horizon Bancorp, Morristown, New Jersey, notification of intent to engage in de novo activities (performing functions and activities that may be performed by a trust company [including activities of a fiduciary, agency or custodial nature] and such other activities as are necessary, incident or related to the activities of a trust company) through its subsidiary, Horizon Trust Company of Florida, National Association, Boca Raton, Florida (12/10/84)
- Philadelphia Meridian Bancorp, Inc., Reading, Pennsylvania, notification of intent to engage in de novo activities ((1) through Meridian Asset Management, Inc. to perform trust company activities that do not require true fiduciary powers, such as agency, custodial and related services; (2) through Meridian Investment Company to engage in providing investment advisory services; and (3) through Meridian Trust Company providing fiduciary services) (12/12/84)
- Richmond Mercantile Bankshares Corporation, Baltimore, Maryland, for approval to acquire Suburban Mortgage Servicing Company, Bethesda, Maryland.
- Atlanta AmSouth Bancorporation, Birmingham, Alabama, for approval to engage de novo in consumer lending and deposit taking through AmSouth Bank Tampa, N.A., Tampa, Florida; AmSouth Bank Chattanooga, N.A., Chattanooga, Tennessee and AmSouth Bank Nashville, N.A., Nashville, Tennessee.

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 Irwin Union Corporation, Columbus, Indiana, notification of intent to engage in de novo activities (acting as investment or financial advisor in providing investment advice, general economic information, industry studies and financial advice to clients; underwriting dealing in, brokering and purchasing and selling government obligations and money market instruments; providing cash management services and, buying and selling securities as agent for the accounts of customers; providing management consulting advice to nonaffiliated bank and nonbank depository institutions) through its subsidiary, Irwin Union Capital Corporation (12/11/84)
- Chicago Valley Bancorporation, Appleton, Wisconsin, for approval to acquire BancWis Leasing Company, Inc., Janesville, Wisconsin.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota, for approval to transfer the general insurance agencies operated by 19 of its subsidiary banks located in the States of Minnesota, Montana, North Dakota and South Dakota, to Norwest Agencies, Inc.
- Minneapolis Security Banks of Montana, Billings, Montana (formerly Security Bancshares of Montana) for approval to acquire certain nonbank activities conducted by Montana Bancsystem, Inc. in providing data processing services and conducting general insurance agency activities in communities with population not exceeding 5,000.
- Kansas City First Cordell Banco, Inc., Cordell, Oklahoma, notification of intent to expand its de novo activities (engaging in general insurance activities) in Cordell, Oklahoma, through its subsidiary, First Cordell Insurance Agency, Inc. (12/10/84)
- Kansas City FirstTier, Inc., Omaha, Nebraska, notification of intent to expand its de novo activities (originating for its own portfolio or for sale to investors and/or brokering residential and commercial loans and other lending transactions; including both construction and permanent loans; local collecting and inspecting activities; the activities include, but are not limited to, processing applications, issuing commitments, closing and/or assigning loans and local collecting and inspection activities; the primary servicing of closed loans will be performed by the home office in Omaha, Nebraska) the geographic area to be served includes all of the area throughout the United States, through its subsidiary, FirstTier Mortgage Co. (12/10/84)

APPLICATIONS RECEIVED - Continued

- San Francisco Security Pacific Corporation, Los Angeles, California,  
for approval to acquire 100 percent of the voting shares  
of EARNS, Inc., Simi Valley, California.
- San Francisco Wells Fargo & Company, San Francisco, California, notifi-  
cation of intent to expand the geographic scope of an  
existing subsidiary, Central Western Insurance Company,  
Phoenix, Arizona (to include the state of Georgia and  
to continue to engage in underwriting, as reinsurer,  
credit life and credit disability insurance directly  
related to extensions of credit by the credit extending  
affiliates of Wells Fargo & Company) (12/13/84)

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REPORTS RECEIVED

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

The Bank of Alexandria  
Alexandria, Virginia

\* \* \* \* \*

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

The Bank of Amelia  
Amelia, Virginia

\* \* \* \* \*

PETITIONS FOR RULEMAKING

None.