

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
H.2, 1984 No. 51

Actions of the Board; Applications and Reports  
Received During the Week Ending December 22, 1984

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

New York	CNBT National Bank, Canadaigua, New York, proposal to merge with the Canadaigua National Bank and Trust Company, Canadaigua, New York; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Philadelphia	Farmers Trust Company, Carlisle, Pennsylvania, application to acquire the assets and assume the liabilities of the New Bloomfield Branch Office of Commonwealth National Bank, Harrisburg, Pennsylvania; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Richmond	ENB Interim National Bank, Clarksburg, West Virginia, a proposed new bank, proposed merger with The Empire National Bank of Clarksburg, Clarksburg, West Virginia; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Peoples Bank of Charles Town, Charles Town, West Virginia, an investment in bank premises. <u>1/</u>
Atlanta	First State Bank and Trust Company, Albany, Georgia, proposed merger with Fort Gaines Banking Company, Fort Gaines, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Atlanta	Liberty Shares, Inc., Hinesville, Georgia, extension of time to February 21, 1985, within which to become a bank holding company through the acquisition of The Hinesville Bank, Hinesville, Georgia. <u>1/</u>
Atlanta	Farmers National Bancorp, Inc., Opelika, Alabama, extension of time to March 22, 1985, within which to become a bank holding company through acquisition of The Farmers National Bank of Opelika, Opelika, Alabama. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Farmers National Bank of Opelika, Opelika, Alabama, proposed merger with Farmers National Interim Bank, Opelika, Alabama; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First National Bank of Florida, Tampa, Florida, proposed merger with Second National Bank of Tampa, Tampa, Florida, and Bank of Clearwater, Clearwater, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Trust Company of Augusta, N.A., Augusta, Georgia, proposed merger with First National Bank of Thomson, Thomson, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago SBA Bancorp, Inc., Ashland, Illinois, extension of time to January 1, 1985, within which to become a bank holding company through the acquisition of State Bank of Ashland, Ashland, Illinois. 1/
- Chicago SCB BANCORP, INC., Decatur, Illinois, extension of time to February 6, 1985, within which to become a bank holding company through the acquisition of the successor by merger to Soy Capital Bank and Trust Company, Decatur, Illinois. 1/
- Chicago Valley Bancorporation, Appleton, Wisconsin, extension of time to March 12, 1985, within which to acquire Bank of Oregon, Oregon, Wisconsin. 1/
- Chicago Universal Corporation, Ypsilanti, Michigan, extension of time to March 5, 1985, within which to become a bank holding company through the acquisition of the successor by merger to The National Bank of Ypsilanti, Ypsilanti, Michigan. 1/
- Chicago Two Rivers Bancorp, Inc., Prophetstown, Illinois, extension of time to March 18, 1985, within which to become a bank holding company through the acquisition of The First National Bank of Manlius, Manlius, Illinois, Tampico National Bank, Tampico, Illinois, and the successor by merger to The Farmers National Bank of Prophetstown, Prophetstown, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

St. Louis

FNB Financial Corporation, Scottsburg, Indiana, extension of time to March 26, 1985, within which to become a bank holding company through the acquisition of First National Bank of Scottsburg, Scottsburg, Indiana. 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  
McHenry State Bank, McHenry, Illinois. To establish a  
branch at Church Street and Wilmot Road, Johnsburg,  
Illinois. 1/

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

Dallas                      Approved  
First Bank of Muleshoe, Muleshoe, Texas. 1/

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

St. Louis                    Not Disapproved  
First Western Bancshares, Inc., Booneville, Arkansas. 1/

Dallas                      Union of Texas Bancshares, Inc., Houston, 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), 4(c)(13) and 4(c)(14)  
of the Bank Holding Company Act of 1956, as amended

New York                    Approved  
Bankers International Corporation, New York, New York:  
grants consent to purchase and hold, directly or indirectly,  
up to one-third of the voting shares and 50 percent of  
the total shares of Banco Iochpe de Investimento, S.A.,  
Porto Alegre, Brazil, and Sernic Servicos e Representacoes,  
Ltda., Porto Alegre, Brazil.

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

ACTIONS OF THE BOARD - Continued

New York Citicorp, New York, New York: grants consent to purchase and hold additional shares of Vickers da Costa Finance Limited, London, England, and to acquire up to a 100 percent equity interest in Scrimgeour, Kemp-Gee & Co., London, England.

Forty-Five Day Notification Period Allowed to Expire

New York Chemical International Finance, Ltd., New York, New York: no objection to acquire a 45 percent interest in a de novo commercial bank to be established in Istanbul, Turkey.

Cleveland PNC International Bank, Pittsburgh, Pennsylvania: no objection to continue to hold shares of PNC International Financial Services Limited, Sydney, Australia, after Limited acquires 50 percent of PNC International Finance Limited, Sydney, Australia.

Forty-Five Day Notification Period Waived

New York Chemical International Finance, Ltd., New York, New York: no objection to make an additional investment in Chemical All-States Limited, Melbourne, Australia.

New York Morgan Guaranty International Finance Corporation, New York, New York: no objection to make an additional investment in Morgan Guaranty (Switzerland) Ltd., Zurich, Switzerland.

Chicago Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois: no objection to make an additional investment in Continental Illinois Bank (Canada), Toronto, Ontario, Canada.

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

Kansas City Amcorp Financial, Returned Inc., Ardmore, Oklahoma, for approval to acquire 80 percent of the voting shares of American National Bank, Ardmore, Oklahoma.

ACTIONS OF THE BOARD - Continued

- Approved
- Richmond Highlands Bankshares, Inc., Petersburg, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Grant County Bank, Petersburg, West Virginia. 1/
- Richmond H & R Bankshares, Inc., Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of Bank of Danville, Danville, West Virginia. 1/
- Atlanta Allied Bancshares, Inc., Thomson, Georgia, for approval to acquire 100 percent of the voting shares of Bank of Thomson, Thomson, Georgia. 1/
- Atlanta AmeriCorp, Inc., Savannah, Georgia, for approval to acquire 100 percent of the voting shares of AmeriBank, N.A., Savannah, Georgia, a proposed new bank. 1/
- Atlanta Charlton Associates, Savannah, Georgia, for approval to acquire at least 48.657 percent of the voting shares of AmeriCorp, Inc., Savannah, Georgia, and indirectly AmeriBank, N.A., Savannah, Georgia. 1/
- Atlanta Citizens Corporation, Eastman, Georgia, for approval to acquire 90 percent of the voting shares of Citizens Bank and Trust Company, Eastman, Georgia. 1/
- Atlanta Guaranty Capital Corporation, Mamou, Louisiana, for approval to acquire 80 percent of the voting shares of Guaranty Bank of Mamou, Mamou, Louisiana. 1/
- Atlanta The Queensborough Company, Louisville, Georgia, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Louisville, Louisville, Georgia.
- Chicago Devon Bancorp, Inc., Chicago, Illinois, for approval to acquire at least 89.49 percent of the voting shares of Devon Bank, Chicago, Illinois. 1/
- Chicago Evans Bancshares, Inc., Evansdale, Iowa, for approval to acquire at least 97.82 percent of the voting shares of First Security State Bank, Evansdale, Iowa. 1/
- Chicago Mid Town Bancorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Mid Town Bank and Trust Company of Chicago, Chicago, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Minneapolis      Leackco Bank Holding Company, Inc., Huron, South Dakota, for approval to acquire at least 97.33 percent of the voting shares of American State Bank, Wessington Springs, South Dakota. 1/
- Kansas City      Holyoke Bancorp, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Security National Bank, Holyoke, Colorado, a proposed new bank. 1/
- Dallas            Jackson Bancorp, Inc., Jonesboro, Louisiana, for approval to acquire 100 percent of the voting shares of Jackson Parish Bank, Jonesboro, Louisiana. 1/
- Dallas            Southwest Bank Holding Company, Dallas, Texas, for approval to acquire 100 percent of the voting shares of Bank of the Southwest of Dallas, Dallas, Texas. 1/
- Dallas            Terrell Bancshares, Inc., Terrell, Texas, for approval to acquire at least 80 percent of the voting shares of The Terrell State Bank, Terrell, Texas. 1/
- Dallas            Texas National Bancorp., Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Texas National Bank, Dallas, Texas. 1/
- San Francisco    International Business Bancorp, San Francisco, California, for approval to acquire 100 percent of the voting shares of International Business Bank, N.A., San Francisco, California, a proposed new bank. 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

Returned

- Dallas            Provident Bancorp, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Provident Bank-Denton, Denton, Texas, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - Continued

- Approved
- New York Citicorp, New York, New York, for approval to acquire 100 percent of the voting shares of Citibank (Nevada), Las Vegas, Nevada, a proposed new bank.
- New York Citicorp Holdings, Inc., Wilmington, Delaware, for approval to acquire 100 percent of the voting shares of Citicorp (Maine), Portland, Maine and indirectly Citibank (Maine), National Association, South Portland, Maine. 1/
- Cleveland Spectrum Financial Corporation, Wheeling, West Virginia, for approval to acquire 100 percent of the voting shares of The First National Bank of New Martinsville, New Martinsville, West Virginia. 1/
- Atlanta CB&T Bancshares, Inc., Columbus, Georgia, for approval to acquire at least 49 percent of the voting shares of Southwest Georgia Financial Corporation, Moultrie, Georgia, and indirectly Moultrie National Bank, Moultrie, Georgia. 1/
- Chicago Comerica Incorporated, Detroit, Michigan, for approval to acquire 100 percent of the voting shares of Comerica Bank-Grand Rapids, National Association, Grand Rapids, Michigan, a proposed new bank. 1/
- Chicago WHITEWATER BANCORP, INC., Whitewater, Wisconsin, for approval to acquire at least 85.6 percent of the voting shares of Palmyra State Bank, Palmyra, Wisconsin. 1/
- St. Louis Worthen Banking Corporation, Little Rock, Arkansas (formerly First Arkansas Bancstock Corporation) for approval to acquire at least 88.06 percent of the voting shares of First National Bank of Fayetteville, Fayetteville, Arkansas.
- Kansas City Fremont Bank Corporation, Canon City, Colorado, for approval to acquire at least 67 percent of the voting shares of Centennial Bank of Blende, Pueblo, Colorado. 1/
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Intrawest Bank of Boulder, N.A., Boulder, Colorado.
- Dallas Keene Bancorp, Inc., Keene, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Itasca, Itasca, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

Denied

St. Louis Midwest Bancshares, Inc., Poplar Bluff, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Piedmont, Piedmont, Missouri.

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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 The Central Bancorporation, Inc., Cincinnati, Ohio, for approval to merge with United Midwest Bancshares, Inc., Cincinnati, Ohio, and indirectly Southern Ohio Bank, Cincinnati, Ohio.

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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

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.

Returned

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) (11/21/84)

Chicago Valley Bancorporation, Appleton, Wisconsin, notification of intent to engage in de novo activities (in providing discount brokerage services by acting as agent to its customers) through its subsidiary, Valley Brokerage Services, Appleton, Wisconsin (11/29/84)

ACTIONS OF THE BOARD - ContinuedApproved

New York Bankers Trust New York Corporation, New York, New York, for approval to engage through its wholly owned subsidiary, BT Futures Corp., New York, New York, in executing and clearing futures contracts on a municipal bond index for nonaffiliated persons on major commodity exchanges and in providing advisory services with respect to futures contracts and requests relief from certain of the conditions imposed by the Board in its order dated September 20, 1982 and October 24, 1983 on the operations of BT Futures Corporation.

New York First National State Bancorporation, Newark, New Jersey, for approval to engage through FNS Bank of New York, New York, New York, in consumer and mortgage lending, trust services and deposit-taking including demand deposits; servicing the New York City area.

Minneapolis National City Bancorporation, Minneapolis, Minnesota, for approval to acquire 100 percent of the outstanding voting shares of Northwest Marquette Investments, Inc., Minneapolis, Minnesota. 1/

San Francisco The Sanwa Bank Limited, Osaka, Japan, for approval to acquire Cobak Corporation, Chicago, Illinois, and Continental Illinois Leasing Corporation, Chicago, Illinois.

Permitted

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 (12/19/84) 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 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) (12/20/84) 3/
- 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 (12/20/84) 3/
- 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 (12/12/84) 3/

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Redemption of SharesApproved

- St. Louis Central Kentucky Bancorp, Inc., Elizabethtown, Kentucky. 1/
- Dallas Raymondville State Bancshares, Inc., Raymondville, Texas. 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

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

- New York           Manufacturers Hanover Trust Company, New York, New York. To establish an offsite electronic facility at 352 East 86th Street, New York, New York. 2/
- New York           United Jersey Bank, Hackensack, New Jersey. To establish a branch at 1455 Valley Road, Wayne Township, New Jersey. 2/

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

- Richmond           Peoples Bank of Virginia, Richmond, Virginia. 2/
- Dallas             Security Bank, Dallas Texas. 2/

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

- Boston             State Street Bank International, New York, New York: requests an extension of its corporate existence for a period of twenty years from February 3, 1985 through February 3, 2005.
- New York           Chase Manhattan Overseas Banking Corporation, Newark, Delaware: requests consent to acquire indirectly 50 percent of the capital stock of an Ausralian bank, Chase-AMP Bank Ltd., Sydney, Australia.
- New York           Citibank, N.A., New York, New York: requests the Board to add two additional powers to the list of further powers of foreign branches in Section 211.3(b): (1) to engage in purchase/repurchase arrangements involving goods and real property that are the functional equivalent of extensions of credit; and (2) to lease real property or

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

act as agent, broker, or advisor in leasing such property if the lease is to serve as the functional equivalent of an extension of credit to the lessee of the property.

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

Chicago Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois: prior notification of its intent to establish a branch in Hong Kong.

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

Boston Citizens Financial Group, Inc., Providence, Rhode Island, for approval to acquire 100 percent of the voting shares of Citizens Corporation, Providence, Rhode Island and indirectly acquire Citizens Trust Company, Providence, Rhode Island. 2/

New York The Long-Term Credit Bank of Japan, Limited, Tokyo, Japan, for approval to acquire LTCB Trust Company, New York, New York. 2/

Richmond Mid-Atlantic Bankcorp, Hagerstown, Maryland, for approval to acquire 100 percent of the voting shares of Hagerstown Trust Company, Hagerstown, Maryland. 2/

Atlanta American National Financial Corporation, Panama City, Florida, for approval to acquire 100 percent of the voting shares of The American National Bank, Panama City, Florida. 2/

Atlanta American Security Bancshares, Ville Platte, Louisiana, for approval to acquire 100 percent of the voting shares of American Security Bank of Ville Platte, Ville Platte, Louisiana. 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 Dooly Bancshares, Inc., Vienna, Georgia, for approval to acquire 100 percent of the voting shares of Bank of Dooly, Vienna, Georgia. 2/
- Atlanta First City Bancshares, Inc., New Orleans, Louisiana, for approval to acquire 100 percent of the voting shares of First City Bank, New Orleans, Louisiana. 2/
- Atlanta First Holding Company, Livingston, Tennessee, for approval to acquire 80 percent of the voting shares of First National Bank of Livingston, Livingston, Tennessee. 2/
- St. Louis MC Bancorp, Inc., Modesto, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Bank of Modesto, Modesto, Illinois. 2/
- Kansas City Arcadia Bancshares, Inc., Arcadia, Kansas, for approval to acquire 100 percent of the voting shares of Home State Bank, Arcadia, Kansas. 2/
- Kansas City Citibancshares, Inc., Muskogee, Oklahoma, for approval to acquire 80 percent of the voting shares of Citibanc Holding Company, Muskogee, Oklahoma, and indirectly acquire City Bank, Muskogee, Oklahoma. 2/
- Kansas City Holyoke Bancorp, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Security National Bank, Holyoke, Colorado, a proposed new bank. 2/
- Kansas City Liberty State Bancshares, Inc., Tahlequah, Oklahoma, for approval to acquire 85 percent of the voting shares of The Liberty State Bank of Tahlequah, Oklahoma, Tahlequah, Oklahoma. 2/
- Dallas Plaza Bancshares, Inc., Fort Worth, Texas, for approval to acquire at least 80 percent of the voting shares of River Plaza National Bank, Fort Worth, Texas. 2/
- Dallas Southshares, Inc., Laredo, Texas, for approval to acquire at least 80 percent of the voting shares of South Texas National Bank of Laredo, Laredo, Texas. 2/

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

APPLICATIONS RECEIVED - Continued

San Francisco First Commerce Bancorp, Inc., Phoenix, Arizona, for approval to acquire First National Commerce Bank, Phoenix, Arizona, a proposed new bank. 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

Richmond Bank of Virginia Company, Richmond, Virginia, for approval to acquire 100 percent of the voting shares of Bank of Virginia, N.A., Richmond, Virginia. 2/

Richmond Raleigh Bankshares, Inc., Beckley, West Virginia, for approval to acquire 100 percent of the voting shares of National Bank of Summers of Hinton, Hinton, West Virginia. 2/

Richmond United Bankshares, Inc., Parkersburg, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Ripley, Ripley, West Virginia. 2/

Atlanta Gulf Coast Holding Company, Panama City, Florida, for approval to acquire 100 percent of the voting shares of Gulf City National Bank of South Walton, Destin, Florida, a proposed new bank. 2/

Chicago Central Illinois Community Bancorp, Inc., Peoria, Illinois, for approval to acquire at least 95 percent of the voting shares of Northwest Community Bank of Peoria, Peoria, Illinois. 2/

Chicago The Marine Corporation, Milwaukee, Wisconsin, for approval to acquire 100 percent of the voting shares of The Citizens National Bank of Stevens Point, Stevens Point, Wisconsin. 2/

Chicago Peoples Mid-Illinois Corporation, Bloomington, Illinois, for approval to acquire 100 percent of the voting shares of First National Bank of Normal, Normal, Illinois. 2/

St. Louis Capital Bancorporation, Inc., Clayton, Missouri, for approval to acquire at least 80 percent of the voting shares of Capital Bank & Trust Company of Clayton, Clayton, Missouri, a proposed new bank. 2/

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

APPLICATIONS RECEIVED - Continued

- St. Louis Third Illinois Bancorp, Inc., Manchester, Missouri, for approval to acquire 64.39 percent of the voting shares of Johnston City State Bank, Johnston City, Illinois. 2/
- Kansas City Cook Investment, Inc., Beatrice, Nebraska, for approval to acquire 100 percent of the voting shares of Pickrell, Inc., Pickrell, Nebraska, and indirectly acquire Pickrell State Bank, Pickrell, Nebraska and Wymore, Inc., Wymore, Nebraska and indirectly acquire Wymore State Bank, Wymore, Nebraska. 2/

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

- Atlanta First Railroad & Banking Company of Georgia, Augusta, Georgia, for approval to merge with National City Bankcorp, Rome, Georgia and indirectly National City Bank of Rome, Rome, Georgia. 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 Citizens Financial Group, Inc., Providence, Rhode Island, for approval to acquire Citizens Savings Bank, F.S.B., Providence, Rhode Island and MARLA, Inc., Atlanta, Georgia.
- New York Banca Commerciale Italiana, Milan, Italy, and Litco Bancorporation of New York, Inc., Garden City, New York, for approval to engage de novo in commercial loans and consumer lending through Litco Bank of Connecticut, N.A., Stamford, Connecticut; Litco Bank of Washington, D. C., N.A., Washington, D. C.; Litco Bank of Florida, N.A., Tampa, Florida; and Litco Bank of New Jersey, N.A., Morristown, New Jersey.

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 Bankers Trust New York Corporation, New York, New York, notification of intent to engage in de novo activities (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 accounts receivable, inventory, or other assets; purchasing or acquiring accounts receivable and making advances thereon as would be done by a factor; servicing such loans or accounts for others; acquiring and selling participations in such obligations; making or acquiring leases and installment sales contracts of personal property; servicing such leases and installment sales contracts for others; acting as agent, broker or adviser in connection with such transactions; and acquiring and selling participations in the obligations arising from such transactions) through its subsidiary, BT Commercial Corporation (12/20/84)
- New York Key Banks Inc., Albany, New York, notification of intent to engage in de novo activities (making, acquiring, or servicing, for its own account or for the account of others, leases, loans and other extensions of credit including, but not limited to, leases, loans and other extensions of credit to finance the purchase or other acquisition of aircraft and boats) through its subsidiary, Key Financial Services Inc., Albany, New York (12/19/84)
- Atlanta Bank South Corporation, Atlanta, Georgia, notification of intent to engage in de novo activities (in providing data processing and data transmission services and facilities to banks, farms and others) these activities would be performed in States throughout the Southeastern United States, through a subsidiary, Bank South Data Services, Inc., Atlanta, Georgia (12/10/84)
- Chicago Four Seasons of Wisconsin, 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 (12/17/84)
- Chicago Harris Bankcorp, Inc., Chicago, Illinois, notification of intent to add to its de novo activities (the making of commercial real estate loans, taking as security therefore first or second mortgages) through its subsidiary, Harris-corp Finance, Inc., Chicago, Illinois (12/19/84)
- Kansas City Cook Investment, Inc., Beatrice, Nebraska, for approval to indirectly acquire 50 percent of Pickrell Insurance Agency, Pickrell, Nebraska, a general partnership through its acquisition of Pickrell, Inc., Pickrell, Nebraska.

APPLICATIONS RECEIVED - Continued

- Dallas                   Citizens Bankshares of Springhill, Inc., Springhill, Louisiana, notification of intent to engage in de novo activities (in consumer lending pursuant to section 225.25(b)(1) of Regulation Y in the State of Louisiana) through its subsidiary, Citizens Finance Co. of Springhill, Inc., Springhill, Louisiana (12/18/84)
  
- Dallas                   Henrietta Bancshares, Inc., Henrietta, Texas, notification of intent to engage in de novo activities (to engage in consumer and commercial lending pursuant to section 225.25(b)(1) of Regulation Y) (12/18/84)
  
- San Francisco        U. S. Bancorp, Portland, Oregon, for approval to acquire Delson Financial Corporation, Encino, California.

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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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- Philadelphia        Provident of Delaware Bank, N.A., Wilmington, Delaware, for approval to establish PNC Service Corp., Wilmington, Delaware (12/21/84)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.