

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1985 No. 2

Actions of the Board; Applications and Reports

Received During the Week Ending January 12, 1985

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulation Y, permissible transactions between bank holding companies and their nonbank bank subsidiaries; comment is requested by February 14. (Docket No. R-0536)

Boston	Fleet Financial Group, Inc., Providence, Rhode Island, extension of time to April 4, 1985, within which to acquire Fleet National Bank of Boston, Boston, Massachusetts, a <u>de novo</u> bank. <u>1/</u>
Boston	Fleet Financial Group, Inc., Providence, Rhode Island, extension of time to April 4, 1985, within which to acquire Fleet National Bank of Connecticut, Hartford, Connecticut, a <u>de novo</u> bank. <u>1/</u>
Boston	Saver's Bancorp, Inc., Littleton, New Hampshire, extension of time to April 4, 1985, within which to acquire Belknap Bank and Trust, Belmont, New Hampshire. <u>1/</u>
New York	New First National Bank of Jeffersonville, Jeffersonville, New York, proposal to merge with the First National Bank of Jeffersonville, Jeffersonville, New York; report to the Comptroller of Currency on competitive factors. <u>1/</u>
Philadelphia	Bank of Delaware Corporation, Wilmington, Delaware, extension of time to April 13, 1985, within which to establish Christiana Life Insurance Company, Phoenix, Arizona. <u>1/</u>
Cleveland	Spectrum Financial Corporation, Wheeling, West Virginia, extension of time to June 20, 1985, within which to acquire The First National Bank of New Martinsville, New Martinsville, West Virginia. <u>1/</u>
Richmond	Commercial BancShares, Inc., Parkersburg, West Virginia, extension of time to April 15, 1985, within which to acquire Jackson County Bank, Ravenswood, West Virginia. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

Atlanta Peoples Bank of Mississippi, N.A., Union, Mississippi, proposed merger with First National Bank of Newton, Newton, Mississippi; report to the Comptroller of the Currency on competitive factors. 1/

Atlanta Golden Summit Corporation, Milton, Florida, extension of time to April 15, 1985, within which to acquire 100 percent of the outstanding voting shares of American Security State Bank, Pensacola, Florida, a de novo bank. 1/

Atlanta F&M Holding Company, Inc., Manchester, Georgia, extension of time to April 6, 1985, within which to become a bank holding company through the acquisition of F&M Bank and Trust Company, Manchester, Georgia. 1/

Atlanta Amsouth Bank, N.A., Birmingham, Alabama, proposed merger with Firstgulf Bancorp, Mobile, Alabama; report to the Comptroller of the Currency on competitive factors. 1/

Chicago State Bank of Freeport, Freeport, Illinois, an investment in bank premises. 1/

Chicago First of America Bank-Straits Area, Cheboygan, Michigan, an investment in bank premises. 1/

Chicago First Bank Southeast of Lake Geneva, National Association, Lake Geneva, Wisconsin, proposal to merge with Wisconsin State Bank, Delavan, Wisconsin, under the charter and title of First Bank Southeast of Lake Geneva, National Association; report to the Comptroller of the Currency on competitive factors. 1/

Chicago First Shelby Financial Group, Inc., Shelbyville, Illinois, extension of time to January 31, 1985, within which to become a bank holding company through the acquisition of First Trust Bank of Shelbyville, Shelbyville, Illinois. 1/

Chicago Dearborn Bank and Trust Company, Dearborn, Michigan, extension of time to February 28, 1985, within which to establish a branch office at 13550 Ford Road, Dearborn, Michigan. 1/

St. Louis Salem Bancorp, Inc., Salem, Kentucky, extension of time to April 9, 1985, within which to become a bank holding company through the acquisition of Salem Bank, Inc., Salem, Kentucky. 1/

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

ACTIONS OF THE BOARD - Continued

St. Louis	Farmers State Bank of Sullivan, Sullivan, Indiana, investment in bank premises. <u>1/</u>
Dallas	Frontier National Bancshares Corporation, Round Rock, Texas, extension of time to March 15, 1985, within which to acquire Frontier National Bank, Round Rock, Texas. <u>1/</u>
Dallas	First Alpine, Inc., Alpine, Texas, extension of time to April 4, 1985, within which to acquire First National Bank in Alpine, Alpine, Texas. <u>1/</u>
San Francisco	Valley Bank & Trust Company, Salt Lake City, Utah, extension of time to March 2, 1986, within which to establish a branch office in the vicinity of South Temple and 300 West - Triad Center - Salt Lake City, Utah. <u>1/</u>
San Francisco	Western Community Bank, N.A., Tacoma, Washington, proposed purchase of North Pacific Bank, Tacoma, Washington, under the charter and title of the former; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
San Francisco	First American Bank, Salt Lake City, Utah, a proposed new bank, extension of time to May 6, 1985, within which to become a member of the Federal Reserve System. <u>1/</u>

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

Richmond Approved
South Boston Bank and Trust Company, South Boston,
Virginia. 1/

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

New York Approved
Ramapo Financial Corporation, Wayne, New Jersey; Ultra Bancor-
poration, Bridgewater, New Jersey; and New Jersey National
Corporation, Trenton, New Jersey: grants consent to acquire
25 percent interest in the equity of Florida Interbank
Trading Company, Inc., Jacksonville, Florida, an export
trading company.

San Francisco Rainier Bancorporation and Rainier National Bank, both of
Seattle, Washington, requests specific consent for an ex-
tension of its Edge Act subsidiary, Rainier International
Bank, Los Angeles, California, through January 3, 2003.

New York Forty-Five Day Notification Allowed to Expire
Citibank Overseas Investment Corporation, Wilmington, Delaware:
no objection to acquire all the shares of Corporacion
Financiera Atlas, S.A., Santiago, Chile.

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

ACTIONS OF THE BOARD - Continued

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

	<u>Returned</u>
Chicago	FM Bancorp, Inc., Paxton, Illinois, for approval to acquire 100 percent of the voting shares of Farmers-Merchants National Bank of Paxton, Paxton, Illinois. <u>1/</u>
	<u>Approved</u>
New York	RBC Holdings (USA) Inc., New York, New York, for approval to acquire 100 percent of the voting shares of The Royal Bank and Trust Company, New York, New York. <u>1/</u>
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia, for approval to acquire 100 percent of the voting shares of SunBanks, Inc., Orlando, Florida, and Trust Company of Georgia, Atlanta, Georgia, and indirectly 50 banks.
Atlanta	TCG Sub, Inc., Atlanta, Georgia, for approval to acquire Trust Company of Georgia, Atlanta, Georgia and indirectly 21 banks.
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. <u>1/</u>
Minneapolis	Kenneth Holding Company, Kenneth, Minnesota, for approval to acquire 100 percent of the voting shares of State Bank of Kenneth, Kenneth, Minnesota. <u>1/</u>
Minneapolis	Lewis Banshares, Inc., Sioux Falls, South Dakota, for approval to acquire 100 percent of the voting shares of First State Bank, Armour, South Dakota. <u>1/</u>
Minneapolis	R.O.M. Financial Services, Inc., Chanhassen, Minnesota, for approval to acquire at least 94.95 percent of the outstanding voting shares of the State Bank of Chanhassen, Chanhassen, Minnesota. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

Minneapolis	Rushford State Bancorp, Inc., Rushford, Minnesota, for approval to acquire 100 percent of the voting shares of Rushford State Bank (Incorporated), Rushford, Minnesota. <u>1/</u>
Kansas City	The Banking Group, Ltd., Castle Rock, Colorado, for approval to acquire 100 percent of the voting common shares of The First National Bank of Castle Rock, Castle Rock, Colorado, a proposed new bank. <u>1/</u>
Kansas City	Security Holding, Inc., Aurora, Colorado, for approval to acquire at least 99.94 percent of the voting common shares of East National Bank of Denver, Denver, Colorado; 100 percent of the voting common shares of Mountain Holding, Inc., Aurora, Colorado, and indirectly 100 percent of the voting common shares of Security Bank of Aurora, Aurora, Colorado and 100 percent of the voting common shares of Security Bancorporation, Inc., Boulder, Colorado, and indirectly 95.14 percent of the voting common shares of Security Bank of Boulder, Boulder, Colorado. <u>1/</u>
Dallas	Kingsland Bancshares, Inc., Kingsland, Texas, for approval to acquire at least 80 percent of the voting shares of Kingsland National Bank, Kingsland, Texas. <u>1/</u>
Dallas	Nixon Financial Corporation, Nixon, Texas, for approval to acquire 100 percent of the voting shares of Nixon Bancshares, Inc., Nixon, Texas and indirectly Nixon State Bank, Nixon, Texas. <u>1/</u>
San Francisco	SafraBancorporation California, Los Angeles, California, for approval to acquire 100 percent of the voting shares of SafraBank (California), Los Angeles, California. <u>1/</u>

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

Withdrawn

Kansas City	Home State Bancorporation, Inc., Hobart, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Security State Bank, Roosevelt, Oklahoma.
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1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

Approved

Atlanta Allied Bankshares, Inc., Thomson, Georgia, for approval to retain 11.26 percent of the voting shares of Bank of Greensboro, Greensboro, Georgia. 1/

St. Louis Farmers Capital Bank Corporation, Frankfort, Kentucky, for approval to acquire at least 80 percent of the voting shares of United Bank & Trust Company, Versailles, Kentucky. 1/

St. Louis First Kentucky National Corporation, Louisville, Kentucky, for approval to acquire at least 25 percent of the voting shares of The American National Bank & Trust Company, Bowling Green, Kentucky. 1/

St. Louis Wilson & Muir Bancorp, Inc., Bardstown, Kentucky, for approval to acquire at least 80 percent of the voting shares of Citizens Bank & Trust Company of Grayson County, Leitchfield, Kentucky. 1/

Minneapolis Kimberly Leasing Corporation, Augusta, Wisconsin, for approval to acquire 100 percent of the voting shares of First National Bank of Crosby, Crosby, Minnesota. 1/

Dallas Community Bancorporation, Inc., Belleville, Texas, for approval to acquire 100 percent of the voting shares of The Waller Bank, N.A., Waller, Texas. 1/

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

Withdrawn

New York Bankers Trust New York Corporation, New York, New York, notification of intent to engage in de novo activities (to exercise trust power to the extent permitted to a state bank and trust company or a national banking association, subject to the limitations in section

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

ACTIONS OF THE BOARD - Continued

225.25(b)(3) of Regulation Y) through its subsidiary Private Clients Group in Greenwich and Stamford, Connecticut. (1/9/85)

Returned

- 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.
- 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 (12/20/84)
- San Francisco** Utah Bancorporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (in insurance sales and underwriting credit life, accident and health insurance) in Salt Lake City, Utah, throughout the State of Utah, through its subsidiary, Valley Utah Insurance Company Inc. (1/11/85)

Approved

- Atlanta** SunTrust Banks, Inc., Atlanta, Georgia, for approval to acquire Sunbank Service Corporation, Orlando, Florida; Sunbank Mortgage Company, Orlando, Florida; SBF Agency, Inc., Orlando, Florida; Trusco Data Systems of Florida, Inc., Gainesville, Florida; and Trust Company Mortgage, Atlanta, Georgia.
- Atlanta** TCG Sub, Inc., Atlanta, Georgia, for approval to acquire Trusco Data Systems of Florida, Inc., Gainesville, Florida; and Trust Company Mortgage, Atlanta, Georgia, and Trusco Properties, Inc., Atlanta, Georgia.
- San Francisco** Security Pacific Corporation, Los Angeles, California, for approval to acquire 100 percent of the voting shares of EARNs, Inc., Simi Valley, California. 1/

ACTIONS OF THE BOARD - Continued

Delayed

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. (1/8/85) 3/

Permitted

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 (1/8/85) 3/

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) (1/11/85) 3/

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. (1/8/85) 3/

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,

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

3/ Notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

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. (1/8/85) 3/

San Francisco Wells Fargo & Company, San Francisco, California, notification 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) (1/12/85) 3/

Redemption of Shares

Atlanta Approved
First Jefferson Corporation, Biloxi, Mississippi. 1/

- 1/ Application processed on behalf of the Board of Governors under delegated authority.
3/ 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**
Chicago First-Citizens Bank and Trust Company, Greencastle, Indiana,
to establish a branch on the northwest corner of the inter-
section of State Road 240 and County Road 100E (in Wal-Mar
Shopping Center), Greencastle, Indiana. 2/

**To Become a Member of the Federal Reserve System
Pursuant to Section 9 of the Federal Reserve Act**
San Francisco Yosemite Bank, Mariposa, California. 2/

**To Merge Pursuant to Section 18(c) of
the Federal Deposit Insurance Act**
Chicago Chemical Bank Cass City, Cass City, Michigan, to merge with
Peoples State Bank, Caro, Michigan. 2/

**To Form a Bank Holding Company Pursuant to Section
3(a) (1) of the Bank Holding Company Act of 1956**
Cleveland Peoples Financial Corp., Inc., Ford City, Pennsylvania,
for approval to directly acquire 100 percent of the voting
shares of Peoples Bank of Ford City, Pennsylvania, Ford City,
Pennsylvania and indirectly acquire New Bethlehem Bank, New
Bethlehem, Pennsylvania. 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

Richmond	Intermountain Bankshares, Inc., Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to Half Dollar Trust and Savings Bank, Wheeling, West Virginia. <u>2/</u>
Richmond	First United Corporation, Oakland, Maryland, for approval to acquire 100 percent of the voting shares of the successor by merger to First United National Bank & Trust, Oakland, Maryland. <u>2/</u>
Atlanta	Financial Bankshares, Inc., Miami, Florida, for approval to acquire 100 percent of the voting shares of First National Bank of Miami, Miami, Florida, a proposed new bank. <u>2/</u>
Atlanta	Marion County Bancshares, Inc., Hamilton, Alabama, for approval to acquire 100 percent of the voting shares of First National Bank of Hamilton, Hamilton, Alabama. <u>2/</u>
Chicago	ANB Corporation, Muncie, Indiana, for approval to acquire 100 percent of the voting shares of American National Bank and Trust Company, Muncie, Indiana. <u>2/</u>
Chicago	FM Bancorp, Inc., Paxton, Illinois, for approval to acquire 100 percent of the voting shares of Farmers-Merchants National Bank of Paxton, Paxton, Illinois. <u>2/</u>
St. Louis	CF Bancorp, Inc., Louisville, Kentucky, for approval to acquire Liberty United Bancorp, Inc., Louisville, Kentucky and indirectly Citizens State Bank, Owensboro, Kentucky. <u>2/</u>
St. Louis	O.C.B. Bancorp, Paoli, Indiana, for approval to acquire 100 percent of the voting shares of Orange County Bank, Paoli, Indiana. <u>2/</u>
Kansas City	Brookside Bancshares, Inc., Tulsa, Oklahoma, for approval to acquire at least 81 percent of the voting shares of Brookside State Bank, Tulsa, Oklahoma. <u>2/</u>

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

APPLICATIONS RECEIVED - Continued

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

Atlanta	SunTrust Banks, Inc., Atlanta, Georgia, for approval to acquire indirectly through its subsidiary Sun Banks, Inc., Orlando, Florida, 15 percent of the voting shares or assets of Peoples Bank of Lakeland, Lakeland, Florida. <u>2/</u>
Chicago	Merchants Bancorp, Inc., Aurora, Illinois, for approval to acquire 100 percent of the voting shares of Bank of Boulder Hill, Montgomery, Illinois. <u>2/</u>
Chicago	Metro Bancorporation, Waterloo, Iowa, for approval to acquire 100 percent of the voting shares of Hudson State Bank, Hudson, Iowa. <u>2/</u>
Chicago	NewCentury Bank Corporation, Frankenmuth, Michigan, for approval to acquire 100 percent of the voting shares of Alpena Savings Bank, Alpena, Michigan; Key State Bank, Owosso, Michigan and State Savings Bank of South Lyons, South Lyons, Michigan. <u>2/</u>
St. Louis	Investar, Bankshares, Inc., Stuttgart, Arkansas, for approval to acquire at least 80.1 percent of the voting shares of North Central Financial Corporation, Melbourne, Arkansas and indirectly The Bank of North Arkansas, Melbourne, Arkansas. <u>2/</u>
St. Louis	Liberty United Bancorp, Inc., Louisville, Kentucky, for approval to acquire CF Bancorp, Inc., Louisville, Kentucky and indirectly Citizens State Bank, Owensboro, Kentucky. <u>2/</u>
St. Louis	Mercantile Bancorporation, Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Poplar Bluff, Poplar Bluff, Missouri and 100 percent of the voting shares of Bank of Marble Hill, Marble Hill, Missouri. <u>2/</u>
Kansas City	<u>Correction:</u> The notices for Commercial Bancorporation of Colorado, Denver, Colorado, for approval to acquire 100 percent of the voting shares of Liberty State Bank, Colorado Springs, Colorado and 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

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

subsidiary Commercial Bancorporation of Colorado, Denver, Colorado, were listed separately on H.2 No. 52, 1984. They should have been typed together as Commercial Bank Investment Company, Denver, Colorado and Commercial Bancorporation of Colorado, Denver, Colorado to acquire 100 percent of the voting shares of Liberty State Bank, Colorado Springs, Colorado. 2/

Kansas City IntraWest Financial Corporation, Denver, Colorado, for approval to acquire 100 percent of the voting shares of IntraWest Bank of Arapahoe, N.A., Arapahoe County, Colorado, a proposed new bank. 2/

Dallas Mustang Financial Corporation, Rio Vista, Texas, for approval to acquire 100 percent of the voting shares of Johnson County Bank, NA., Cleburne, Texas, a proposed new bank. 2/

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

New York Barclays USA Inc., New York, New York, notification of intent to engage in de novo activities through its wholly-owned subsidiary, Barclays U.S. Holdings Inc. (to acquire 6.667 percent of the capital stock of The New York Switch Corporation, Fort Lee, New Jersey, and thereby to engage in certain nonbanking activities) (12/21/84)

New York Citicorp, New York, New York, for approval to engage through its subsidiary, Citicorp Securities, Inc., Chicago, Illinois, in underwriting and dealing in certain securities eligible for ownership, but not for underwriting and dealing, by national banks.

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

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

Antilles; Trade Development Holland Holding N.V., Amsterdam, The Netherlands, notification of intent to engage in de novo activities (to perform trust services, including estate administration; testamentary trust administration; investment advisory and management services; custodianship; guardianship (property); escrow; and life insurance trust administration) through its subsidiary, Republic New York Trust Company of Florida, N.A. (1/7/85)

New York	Schroders Incorporated, New York, New York; Schroders PLC, Schroder International Holdings Ltd., and Schroder International Ltd., all of London, England, for approval to engage <u>de novo</u> in consumer lending and deposit-taking through Schroder Trust Company of Florida, N.A., Miami, Florida.
Philadelphia	Fidelcor, Inc., Rosemont, Pennsylvania, for approval to engage <u>de novo</u> through a limited purpose consumer credit bank subsidiary, Fidelity Bank Delaware, Wilmington, Delaware, in consumer credit services and limited time-deposit taking and to offer credit insurance underwritten by third parties with respect to extensions of consumer credit pursuant to section 225.25(b)(8).
Richmond	Baltimore Bancorp, Baltimore, Maryland, notification of intent to engage in <u>de novo</u> activities (making, acquiring, and servicing loans and leasing personal or real property) throughout the United States (1/11/85)
Richmond	NCNB Corporation, Charlotte, North Carolina, for approval to expand of the data processing transmission and related activities of the Florida Interchange Group, Inc., Orlando, Florida.
Atlanta	First Alabama Bancshares, Inc., Montgomery, Alabama, for approval to acquire Real Estate Financing, Inc., Montgomery, Alabama.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota, for approval to indirectly acquire certain assets from Marshall-Salsbury, Inc., a general insurance agency in a in Billings, Montana, a community with a population exceeding 5,000.
Kansas City	Greater Metro Bank Holding Company, Aurora, Colorado, notification of intent to engage in <u>de novo</u> activities (in the sale of any insurance directly related to an extension of credit to include credit life, credit accident and health, ordinary life and term life insurance; any insurance sold will be

APPLICATIONS RECEIVED - Continued

to the amount of the extension of credit and level term insurance will only be sold with single payment loans) at two locations: 10660 East Colfax, Aurora and 13731 East Mississippi, Aurora, both in Colorado, through its subsidiary, Greater Metro Insurance Agency, Inc. (1/8/85)

San Francisco Marathon Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in mortgage banking activities) through its subsidiary, Marathon Bancorp Mortgage Corporation, Los Angeles, California (1/11/85)

San Francisco Standard Chartered Bank PLC, London, England; Standard Chartered Overseas Holdings, Ltd., London, England, and Union Bancorp, Los Angeles, California, for approval to acquire StanChart Real Estate Investment Advisors, Inc., San Francisco, California, and thereby engage in the activities of acting as investment and financial advisors, and as an advisor in leasing real property, proposal involves a joint venture with Gooch & Wagstaff, a California corporation.

REPORTS RECEIVED

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

Bank of Amelia
Amelia, Virginia
(Month of December 1984)

PETITIONS FOR RULEMAKING

None.