

**ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

H.2, 1985 No. 3

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Boston	Village Financial Corporation, Gilford, New Hampshire, extension of time to March 19, 1985, within which to become a bank holding company through the acquisition of Village Bank and Trust Company, Gilford, New Hampshire. <u>1/</u>
Boston	Woodstock Holding Company, Inc., Woodstock, Vermont, extension of time to April 24, 1985, within which to become a bank holding company through the acquisition of The Woodstock National Bank Woodstock, Vermont. <u>1/</u>
New York	Great Falls Bank, Totowa, New Jersey, application to acquire the assets and assume the liability of a branch of the Bank of New Jersey, Camden, New Jersey; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Philadelphia	Mellon Bank (Central), National Association, State College, Pennsylvania, proposed merger with The First National Bank of Mapleton, Mapleton Depot, Pennsylvania, under the charter and title of Mellon Bank (Central), National Association; report transmitted to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Atlantic National Bank, Ocean City, Maryland, proposed merger with Ocean National Bank, Ocean City, Maryland, a proposed new bank; report transmitted to the Comptroller of the Currency on competitive factors. <u>1/</u>
Atlanta	Peoples Savings Bank, Clanton, Alabama, to invest in bank premises. <u>1/</u>
Atlanta	Georgia Railroad Bank & Trust Company, Augusta, Georgia, to make an investment in bank premises. <u>1/</u>
Atlanta	Colonial Bank, Montgomery, Alabama, to make an investment in bank premises. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Tarpon Financial Corporation, Tarpon Springs, Florida, extension of time until April 9, 1985, within which to become a bank holding company through the acquisition of First National Bank, Tarpon Springs, Florida. 1/
- Atlanta Hanover Bank of Florida, Fort Lauderdale, Florida, extension of time until March 8, 1985, within which to open its branch located at 8211 W. Broward Boulevard, Plantation, Florida. 1/
- Atlanta Consolidated Bancorporation, Inc., Chattanooga, Tennessee, extension of time until April 24, 1985, within which to become a bank holding company through the acquisition of Volunteer Bank and Trust Company of Hamilton County, Chattanooga, Tennessee. 1/
- Atlanta Cape Coral Financial Corporation, Cape Coral, Florida, extension of time until April 2, 1985, within which to become a bank holding company through the acquisition of Community National Bank, Cape Coral, Florida. 1/
- Chicago Old Kent Bank and Trust Company, Grand Rapids, Michigan, to invest in bank premises. 1/
- Chicago Marine Bank of Springfield, Springfield, Illinois, to invest in bank premises. 1/
- Chicago FNB National Bank of Normal, Normal, Illinois, for prior approval to consolidate with The First National Bank of Normal, Normal, Illinois, under the charter and title of The First National Bank of Normal; report transmitted to the Comptroller of the Currency on competitive factors. 1/
- Chicago Fairbank Bancshares, Inc., Fairbank, Iowa, extension of time until February 11, 1985, within which to acquire Bellis Insurance Agency, Inc., Fairbank, Iowa. 1/
- St. Louis Union of Arkansas Corporation, Little Rock, Arkansas, requesting an additional one-year period to divest of voting shares of Bank of Waldo, Waldo, Arkansas. 1/
- Kansas City Sac River Valley Bank, Stockton, Missouri, to invest in bank premises. 1/
- Kansas City Triad Bancshares, Inc., Tulsa, Oklahoma, extension of time until April 22, 1985, within which to consummate the acquisition of Triad Bank, N.A., Tulsa, Oklahoma. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas Allied Bancshares, Inc., Houston, Texas, extension of time until May 1, 1985, within which to acquire Allied Bank Northwest, N.A., San Antonio, Texas (de novo). 1/
- San Francisco Mid-State Bank, Arroyo Grande, California, proposed acquisition of assets and assumption of liabilities to pay deposits of the Morro Bay, Los Osos and Cayucos Branches of Wells Fargo Bank, N.A., San Francisco, California; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Bank of Yucca Valley, Yucca Valley, California, proposed acquisition of assets and assumption of liabilities of the Joshua Tree Branch of First Interstate Bank of California, Los Angeles, California, under the charter and title of the former; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Bancorp Merger Group, San Diego, California, proposed merger with the Bank of Rancho Bernardo, San Diego, California, under the charter and title of the latter; report transmitted 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 Establish a Domestic Branch Pursuant to
Section 9 of the Federal Reserve Act**

- Approved
- Cleveland Oberlin Bank Company, Oberlin, Ohio. To establish three ATM's in Oberlin, Ohio. 1/
- Cleveland The Provident Bank, Cincinnati, Ohio. To establish three ATM's in Cincinnati, Ohio. 1/

* * * * *

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

- Approved
- Chicago Wyandotte Interim Bank, Wyandotte, Michigan. 1/
- Richmond Peoples Bank of Virginia, Richmond, Virginia. 1/

* * * * *

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

- Approved
- Chicago Wyandotte Interim Bank, Wyandotte, Michigan, to merge with Wyandotte Savings Bank, Wyandotte, Michigan. 1/

* * * * *

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

- Not Disapproved
- Dallas East Texas Bancorporation, Inc., Palestine, Texas. 1/

* * * * *

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

ACTIONS OF THE BOARD - Continued

**Applications and Notifications for International
Investments and Other Action 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**

Forty-Five Day Notification Period Waived

New York Republic National Bank of New York, New York, New York, prior notification to make additional investments in Republic National Bank of New York (Panama) Inc., Panama City, Panama, and Republic National Bank of New York (International) Limited, Nassau, Bahamas.

* * * * *

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

Returned

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.

Kansas City N B F II Corporation, Frederick, Oklahoma, for approval to acquire 100 percent of the voting shares of N.B.F. Corporation, Frederick, Oklahoma, and indirectly National Bank of Frederick, Frederick, Oklahoma. 1/

Atlanta OCI Bancshares, Inc., Kansas City, Kansas, for approval to acquire 100 percent of the voting shares of CNR Financial Corporation, Kansas City, Kansas and indirectly Commercial National Bank of Kansas City, Kansas City, Kansas. 1/

Approved

Atlanta M & F Financial Corporation, Donalsonville, Georgia, for approval to acquire at least 80.65 percent of the voting shares of MerchantS & Farmers Bank, Donalsonville, Georgia. 1/

Atlanta The Peoples BancTrust Co., Inc., Selma, Alabama, for approval to acquire 100 percent of the voting shares of Peoples Bank & Trust Company, Selma, Alabama. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago FBOP Corporation, Oak Park, Illinois, for approval to acquire 100 percent of the voting shares of First Bank of Oak Park, Oak Park, Illinois.
- Chicago F & M Bancorp, Rochester, Indiana, for approval to acquire 100 percent of the voting shares of Farmers & Merchants Bank of Rochester, Rochester, Indiana. 1/
- Chicago Omnibank Corp., Wyandotte, Michigan, for approval to acquire 100 percent of the voting shares of Wyandotte Savings Bank, Wyandotte, Michigan. 1/
- Chicago Rochester State Bankshares, Inc., Rochester, Illinois, for approval to acquire 100 percent of the voting shares of Rochester State Bank, Rochester, Illinois. 1/
- St. Louis Farmers Deposit Bancorp, Eminence, Kentucky, for approval to acquire 100 percent of the voting shares of Farmers Deposit Bank, Eminence, Kentucky. 1/
- Kansas City SBT Holding Company, Kansas City, Missouri, for approval to acquire at least 99.9 percent of the voting common shares of Southwest Ban Corp., Omaha, Nebraska and indirectly Southwest Bank and Trust Company of Omaha, Omaha, Nebraska. 1/
- Dallas BSI 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. 1/
- Dallas Lone Star BancGroup, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Lone Star National Bank, Dallas, Texas. 1/
- Dallas Red River Bancorp, Inc., Gainesville, Texas, for approval to acquire at least 80 percent of the voting shares of The First State Bank, Gainesville, Texas. 1/
- Dallas Westchase Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of West Belt National Bank, Houston, Texas. 1/
- San Francisco North Bay Bancorp, Novato, California, for approval to acquire 100 percent of the voting shares of Novato National Bank, Novato, California, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - Continued

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

Cleveland Citizens Bancshares, Inc., Salineville, Ohio, for approval to acquire at least 51 percent of the voting shares of The Miners and Mechanics Savings and Trust Company, Steubenville, Ohio.

Returned

Kansas City Industrial Bancshares, Inc., Kansas City, Kansas, for approval to acquire 31 percent of the nonvoting Class A shares, and 27 percent of the nonvoting Class B shares of OCI Bancshares, Inc., Kansas City, Kansas and indirectly Commercial National Bank of Kansas City, Kansas City, Kansas. 1/

Kansas City Mission Bancshares, Inc., Mission, Kansas, for approval to acquire 46 percent of the nonvoting Class A shares and 37 percent of the nonvoting Class B shares of OCI Bancshares, Inc., Kansas City, Kansas and indirectly Commercial National Bank of Kansas City, Kansas City, Kansas. 1/

Kansas City Valley View Bancshares, Inc., Overland Park, Kansas, for approval to acquire 13 percent of the nonvoting Class A shares and 27 percent of the Class B shares of OCI Bancshares, Inc., Kansas City, Kansas, which proposes to acquire CNB Financial Corporation, Kansas City, Kansas and indirectly Commercial National Bank of Kansas City, Kansas City, Kansas. 1/

Approved

New York First Jersey National Corporation, Jersey City, New Jersey, for approval to acquire 100 percent of the voting shares of Peoples National Bank of North Jersey, Denville, New Jersey. 1/

Atlanta CBS Bancshares, Inc., Spencer, Tennessee, for approval to acquire 16.50 percent of the voting shares of Citizens Bank, Gainesboro, Tennessee. 1/

Atlanta First American Corporation, Nashville, Tennessee, for approval to acquire 100 percent of the voting shares of Midland Bank and Trust Company, Memphis, Tennessee. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Sweetwater Valley Corporation, Sweetwater, Tennessee, for approval to acquire at least 80 percent of the voting shares of City and County Bank of McMinn County, Athens, Tennessee.
- Chicago Beverly Bancorporation, Inc., Chicago, Illinois, for approval to acquire 91 percent of the voting shares of M-R Financial Corporation, Matteson, Illinois and indirectly Matteson-Richton Bank, Matteson, Illinois. 1/
- Chicago FSB Holding Co., Kalona, Iowa, for approval to acquire at least 80 percent or more of the voting shares of West Chester Savings Bank, West Chester, Iowa.
- Minneapolis Bosshard Banco, Ltd., Bangor, Wisconsin, for approval to acquire at least 95.6 percent of the voting shares of Intercity State Bank, Schofield, Wisconsin. 1/
- Dallas Central National Bancshares, Inc., San Angelo, Texas (formerly Central Bancshares Corporation), for approval to acquire at least 88.5 percent of the voting shares of Central National Bank-North, San Angelo, Texas.
- Dallas Ruidoso Bank Corporation, Ruidoso, New Mexico, for approval to acquire 100 percent of the voting shares of Bank of the Rio Grande, N.A., Las Cruces, New Mexico, a proposed new bank. 1/
- Dallas Willow Bend Bancshares, Inc, Plano, Texas, for approval to acquire 100 percent of the voting shares of BonState Bancshares, Inc., Bonham, Texas, and indirectly Bonham State Bank, Bonham, Texas. 1/

* * * * *

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

Withdrawn

- Atlanta Farmers Bancshares, Inc., Malone, Florida, notification of intent to engage in de novo activities (selling auto, homeowners/renters, life and health/medical insurance) through its subsidiary, Farmers Insurance Agency, Inc., Malone, Florida. (1/4/85)

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

ACTIONS OF THE BOARD - Continued

Returned

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 (1/18/85)

Approved

Minneapolis Full Service Insurance Agency, Inc., Buxton, North Dakota, for approval to acquire Philip Peterson Insurance Agency, Climax, Minnesota, thereby engaging in general insurance agency activities in a community that has a population not exceeding 5,000. 1/

Minneapolis Welcome Bancshares, Inc., Welcome, Minnesota, for approval to acquire a 100 percent ownership interest in the assets and operations of Welcome Insurance Agency, Welcome, Minnesota, thereby operating a general insurance agency in the City of Welcome, Minnesota, which has a population not exceeding 5,000. 1/

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

ACTIONS OF THE BOARD - Continued

Permitted

- Boston RIHT Financial Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in investment advisory services to open-end investment companies) through its subsidiary, HT Investors, Inc. (1/19/85) 3/
- 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) (1/19/85) 3/
- 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 (1/18/85) 3/
- Atlanta First Atlanta Corporation, Atlanta, Georgia, notification of intent to engage in de novo activities (in mortgage lending activities) nationwide, through its subsidiary, First Atlanta Mortgage Corporation (1/16/85) 3/
- 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 (1/16/85) 3/
- Chicago Bank of Montreal, Quebec, Canada; First Canadian Financial U.S. Holdings, Inc., New York, New York; Harris Bankcorp, Inc., Chicago, Illinois, notification of intent to add to its permitted activities (the making of commercial real estate loans, taking as security therefore first or second mortgages) through its subsidiary, Harriscorp Finance, Inc., Chicago, Illinois (1/18/85) 3/
- 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 (1/17/85) 3/

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

ACTIONS OF THE BOARD - Continued

- 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) (1/17/85) 3/
- San Francisco Valley Community Bancorp, McMinnville, Oregon, notification of intent to engage in de novo activities (making, acquiring, and servicing loans or other extensions of credit for the account of others, such as would be made, for example by a mortgage company) through its subsidiary, Valley Community Mortgage Services, McMinnville, Oregon (1/12/85) 3/

* * * * *

ACTIONS OF THE BOARD - Continued

Application of 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

Dallas Approved
Texas Bank of Plano, Plano, Texas, for approval to engage in
the making, acquiring, or servicing of mortgage loans
through TBP Mortgage Resources, Inc., Plano, Texas. 1/

* * * * *

Redemption of Shares

Dallas Approved
Benbrook Bancshares, Inc., Fort Worth, Texas. 1/

Dallas First Bancshares of Texas, Inc., Longview, Texas. 1/

1/ Application processed 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

- Richmond Southern Bank, Richmond, Virginia. To establish an EFT facility at 6100 Lakeside Avenue, Richmond, Virginia. 2/
- Richmond Putnam County Bank, Hurricane, West Virginia. To establish a branch banking facility at Route 19 and I-64, Hurricane, West Virginia. 2/
- Chicago Peoples Bank and Trust Company, Cedar Rapids, Iowa. To establish an offsite electronic facility at 5001 1st Avenue, S.E., Cedar Rapids, Iowa. 2/

* * * * *

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

- Cleveland Wheeling Interim Bank, Wheeling, West Virginia. 2/
- Cleveland Cortland Interim Bank, Cortland, Ohio. 2/
- Richmond Highlands Union Bank, Abington, Virginia. 2/

* * * * *

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

- Cleveland Half Dollar Trust and Savings Bank, Wheeling, West Virginia, to merge with The Wheeling Interim Bank, Wheeling, West Virginia. 2/
- Cleveland Cortland Savings & Banking Company, Cortland, Ohio, to merge with Cortland Interim Bank, Cortland, Ohio. 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 length of the comment period.

APPLICATIONS RECEIVED - Continued

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

Boston State Street Bank and Trust Company, Boston, Massachusetts:
request specific consent to establish an Edge Act corporation
in Boston, Massachusetts to be known as State Street Inter-
national Holdings, Boston, Massachusetts.

* * * * *

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

Boston Olde Windsor Bancorp, Inc., Windsor, Connecticut, for approval
to acquire 100 percent of the voting shares of Windsor Bank
and Trust Company, Windsor, Connecticut. 2/

Philadelphia Delaware National Bancshares Corp., Georgetown, Delaware, for
approval to acquire 100 percent of the voting shares of
Delaware National Bank, Georgetown, Delaware. 2/

Philadelphia Penn Bancshares, Inc., Pennsville, New Jersey, for approval to
acquire 100 percent of the voting shares of The Pennsville
National Bank, Pennsville, New Jersey. 2/

Cleveland Farmers Bancshares, Inc., Pomeroy, Ohio, for approval to acquire
100 percent of the voting shares of The Farmers Bank and
Savings Company, Pomeroy, Ohio. 2/

Cleveland Stebbins Banking Co., Creston, Ohio, for approval to acquire 100
percent of the voting shares of Stebbins National Bank of
Creston, Creston, Ohio. 2/

Atlanta First American Bancshares, Inc., New Orleans, Louisiana, for
approval to acquire at least 95.08 percent of the voting shares
of American Bank & Trust Company, New Orleans, 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 length of the comment period.

APPLICATIONS RECEIVED - Continued

Atlanta JBC Bancshares, Inc., Jasper, Georgia, for approval to acquire 100 percent of the voting shares of Jasper Banking Company, Jasper, Georgia. 2/

Atlanta Security Acadia Bancshares, Inc., Rayne, Louisiana, for approval to acquire at least 80 percent of the voting shares of Rayne State Bank and Trust Company, Rayne, Louisiana. 2/

Chicago Cromwell Financial Corp., Cromwell, Indiana, for approval to acquire 100 percent of the voting shares of Cromwell State Bank, Cromwell, Indiana. 2/

St. Louis Texico Bancshares Corporation, Texico, Illinois, for approval to acquire at least 80 percent of the voting shares of Texico State Bank, Texico, Illinois. 2/

Minneapolis Lake Park Bancshares, Inc., Lake Park, Minnesota, for approval to acquire 100 percent of the voting shares of State Bank of Lake Park, Lake Park, Minnesota. 2/

Minneapolis Princeton Bancshares, Inc., Princeton, Minnesota, for approval to acquire at least 97.8 percent of the voting shares of Princeton State Bank, Princeton, Minnesota. 2/

Kansas City Alliance Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Alliance Bank, N.A., Oklahoma City, Oklahoma. 2/

Kansas City Uncompahgre Bank Holding Company, Denver Colorado, for approval to acquire 100 percent of the voting shares of Montrose State Bank, Montrose, Colorado. 2/

Dallas Mount Vernon Bankshares, Inc., Mount Vernon, Texas, for approval to acquire at least 80 percent of the voting shares of First National Bank of Mount Vernon, Mount Vernon, 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 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

- Cleveland The Ogden Newspapers, Inc., Wheeling, West Virginia, for approval to acquire at least 11.75 percent of the voting shares of Intermountain Bankshares, Inc., Charleston, West Virginia and indirectly Kanawha Banking & Trust Company, N.A., Charleston, West Virginia. 2/
- Atlanta First National Bankshares, Inc., Houma, Louisiana, for approval to acquire at least 50 percent of the voting shares of First American Bancshares, Inc., New Orleans, Louisiana and indirectly American Bank & Trust Company, New Orleans, Louisiana. 2/
- Atlanta SouthTrust Corporation, Birmingham, Alabama, for approval to acquire The First National Bancorp of the South, Opp, Alabama, and indirectly First National Bank of Andalusia, Andalusia, Alabama and First National Bank of the South, Opp, Alabama. 2/
- Chicago Mt. Zion Bancorp, Inc., Mt. Zion, Illinois, for approval to acquire at least 70.40 percent of the voting shares of First National Bank of Mt. Zion, Mt. Zion, Illinois. 2/
- Chicago Security Bancorp, Inc., Southgate, Michigan, for approval to acquire 100 percent of the voting shares of Inlay City State Bank, Inlay City, Michigan. 2/
- Kansas City Commerce Group, Inc., Lincoln, Nebraska, for approval to retain 3 industrial banks and to operate these institutions as banks: Commerce Savings Lincoln, Inc., Lincoln, Nebraska; Commerce Savings Scottsbluff, Inc., Scottsbluff, Nebraska and Commerce Savings Columbus, Inc., Columbus, Nebraska. 2/
- Kansas City Commerce Group, Inc., Lincoln, Nebraska, for approval to acquire 100 percent of the voting shares of Commerce Group Kearney, Inc., Kearney, Nebraska and indirectly First National Bank and Trust Company of Kearney, Kearney, Nebraska; Commerce Group Hastings, Inc., and indirectly City National Bank and Trust Co., Hastings, Nebraska; Commerce Group West Point, Inc. and indirectly The First National Bank of West Point, West Point, Nebraska; Commerce Group Grand Island, Inc., Grand Island, Nebraska and indirectly The Overland National Bank of Grand Island, Grand Island, Nebraska and Commerce Group North Platte, Inc., North Platte, Nebraska and indirectly North

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 length of the comment period.

APPLICATIONS RECEIVED - Continued

Platte National Bank, North Platte, Nebraska (formerly North Platte State Bank). 2/

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. 2/

Dallas Texas American Bancshares, Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of Southwestern Bank, Stafford, Texas. 2/

* * * * *

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

Chicago F & M Bancorporation, Inc., Kaukauna, Wisconsin, for approval to merge with WCB Corporation, Omro, Wisconsin and indirectly acquire Winnebago County Bank, Omro, Wisconsin. 2/

* * * * *

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

Boston Hartford National Corporation, Hartford, Connecticut, for approval to engage de novo in consumer lending and deposit taking through Hartford Trust Company of New York, New York, New York.

Boston PT Investment Corporation, Pawtucket, Rhode Island, for approval to acquire Firestone Financial Corp., Newton Centre, Massachusetts, thereby engaging in the activities of making and servicing loans and leasing personal property.

New York The Chase Manhattan Corporation, New York, New York, notification of intent to expand its de novo activities (acting as a futures commission merchant pursuant to section 225.25(18) of Regulation Y for non-affiliated persons in the execution of future contracts for bullion, foreign exchange and Eurodollar time deposits traded on the Singapore International Monetary

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 length of the comment period.

APPLICATIONS RECEIVED - Continued

Exchange Limited) through its subsidiary, Chase Manhattan Futures Corporation, New York, New York (1/15/85)

- Atlanta Atlantic Bancorporation, Jacksonville, Florida, Barnett Banks of Florida, Inc., Jacksonville, Florida; Florida National Banks of Florida, Inc., Jacksonville, Florida; First Florida Banks, Inc., Tampa, Florida; Landmark Banking Corporation of Florida, Fort Lauderdale, Florida; Southeast Banking Corporation, Miami, Florida and Sun Banks, Inc., Orlando, Florida, for approval of the expansion of the data processing, transmission and related activities of the Florida Interchange Group, Inc., Orlando, Florida.
- Chicago NBD Bancorp, Inc., Detroit, Michigan, for approval to engage de novo in consumer lending and deposit taking through NBD Trust Company of Florida, N.A., West Palm Beach, Florida.
- Chicago WestBrook Bancshares, Inc., Westchester, Illinois, notification of intent to engage in de novo activities (in mortgage banking activities) through its subsidiary, West Brook Mortgages Corp., Westchester, Illinois (1/15/85)
- St. Louis Lincoln Bankshares, Inc., Lincoln, Arkansas, notification of intent to engage in de novo activities (in insurance sales, in a community with a population not exceeding 5,000) through its subsidiary, Lincoln Insurance Agency, Lincoln, Arkansas (1/15/85)
- Kansas City Colt Investments, Inc., Leawood, Kansas, for approval to indirectly engage in the sale of general insurance in a town of less than 5,000 and in providing management consulting advice to depository institutions.
- Kansas City Commerce Group, Inc., Lincoln, Nebraska, for approval to indirectly acquire Commerce Affiliated Life Insurance Company, Phoenix, Arizona (through the acquisition of Commerce Group, Kearney, Inc.; Commerce Group Hastings, Inc., Commerce Group West Point, Inc., Commerce Group Grand Island, Inc. and Commerce Group North Platte, Inc.) and to indirectly acquire West Point Insurance Agency West Point, Nebraska (through the acquisition of Commerce Group West Point, Inc.)
- Kansas City Flint Hills Financial Services Corporation, Leawood, Kansas, for approval to engage de novo in the sale of general insurance in a town of less than 5,000 and in providing management consulting advice to depository institutions.

APPLICATIONS RECEIVED - Continued

- Kansas City Montgomery County Financial Corporation, Independence, Kansas, for approval to continue to engage in the activity of acting as agent for the sale of credit-related insurance.
- Dallas Independent Bankers Financial Corporation, Dallas, Texas, to enter through its subsidiary, Independent Brokerage Corporation of America, Inc. into a joint venture, Garvin Independent Brokers for the purpose of providing brokerage services to municipal bond dealers including municipal bond brokers and banks.
- Dallas MCorp, Dallas, Texas, for approval to engage through its subsidiary, Florida Computer Services, Inc. (d/b/a Infoserve), Altamore Springs, Florida, in permissible data processing services.
- San Francisco First Security Corporation, Salt Lake City, Utah, to engage in general insurance agency and brokerage activities, subject to Exemption G, Title VI, of the Garn-St Germain Depository Institutions Act of 1982.

* * * * *

REPORTS RECEIVED

None.

* * * * *

PETITIONS FOR RULEMAKING

None.