

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

(H.2, 1985 No. 4)

**Actions of the Board; Applications and Reports
Received During the Week Ending January 26, 1985**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

The Federal Reserve has published a revised list of Over-the-Counter stocks that are subject to its margin regulations, effective February 12, 1985.

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| New York | Constellation Bancorp, Elizabeth, New Jersey, extension of time to February 16, 1985, within which to become a bank holding company with respect to the National State Bank, Elizabeth, New Jersey, Elizabeth, New Jersey. <u>1/</u> |
| Philadelphia | First Valley Corporation, Bethlehem, Pennsylvania, extension of time to April 21, 1985, within which to consummate the formation of First Valley Life Insurance Company, Phoenix, Arizona. <u>1/</u> |
| Philadelphia | First Community Interim National Bank, Mifflintown, Pennsylvania, proposal to merge with The First National Bank of Mifflintown, Mifflintown, Pennsylvania, under the charter of the former and with the title of the latter; report to the Comptroller of the Currency on competitive factors. <u>1/</u> |
| Philadelphia | Susquehanna Bancshares, Inc., Lititz, Pennsylvania, extension of time to April 10, 1985, within which to establish Susque-Bancshares Life Insurance Company, Phoenix, Arizona. <u>1/</u> |
| Cleveland | Sylvania Savings Bank Company, Sylvania, Ohio, extension of time to April 30, 1985, within which to acquire The Sylvania Banc-Corp, Inc. <u>1/</u> |
| Cleveland | Banc One Corporation, Columbus, Ohio, extension of time to April 26, 1985, within which to acquire UML Financial Corporation. <u>1/</u> |

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

ACTIONS OF THE BOARD - Continued

- Richmond First Community Bank - Castle Rock, Pineville, West Virginia, proposed purchase of assets and assumption of liabilities of First Community Bank - Oceana National, Oceana, West Virginia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond First United National Bank & Trust, Oakland, Maryland, proposed merger with First United Interim National Bank, Oakland, Maryland, a proposed new bank; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Bank of Shawsville, Shawsville, Virginia, an investment in bank premises. 1/
- Atlanta Colonial Bank, Montgomery, Alabama, an investment in bank premises. 1/
- Atlanta Banque of Maringouin Holding Company, Inc., Maringouin, Louisiana, extension of time to April 19, 1985, within which to become a bank holding company through acquisition of Bank of Maringouin, Maringouin, Louisiana. 1/
- Atlanta Collier Bank Corporation, Naples, Florida, extension of time to April 9, 1985, within which to become a bank holding company through the acquisition of Collier Bank, Naples, Florida. 1/
- Atlanta Greensburg Bancshares, Inc., Greensburg, Louisiana, extension of time to April 24, 1985, within which to become a bank holding company through acquisition of Bank of Greensburg, Greensburg, Louisiana. 1/
- Atlanta First Bancshares, Inc., Grove Hill, Alabama, extension of time to May 12, 1985, within which to become a bank holding company through the acquisition of First Bank of Grove Hill, Grove Hill, Alabama. 1/
- Atlanta NBC Bancshares of DeRidder, Inc., DeRidder, Louisiana, extension of time to April 22, 1985, within which to become a bank holding company through the acquisition of National Bank of Commerce of DeRidder, DeRidder, Louisiana. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Metro Bancorp, Inc., Douglasville, Georgia, extension of time to April 26, 1985, within which to become a bank holding company through the acquisition of The Commercial Bank, Douglasville, Georgia. 1/
- Atlanta Southern Bank Corporation, Inc., Tallahassee, Florida, extension of time to May 10, 1985, within which to become a bank holding company through the acquisition of The Southern Bank of Tallahassee, Tallahassee, Florida. 1/
- Chicago First Washington Bancorp, Inc., Naperville, Illinois, extension of time to March 15, 1985, within which to become a bank holding company through the acquisition of the successor by merger to Washington Bank and Trust Company of Naperville, Naperville, Illinois. 1/
- Chicago Benton Financial Corporation, Fowler, Indiana, extension of time to April 26, 1985, within which to acquire Fowler State Bank, Fowler, Indiana. 1/
- Chicago Villa Park Trust & Savings Bank, Villa Park, Illinois, extension of time to August 17, 1985, within which to establish a branch facility at 21, W. 025 Fullerton, Lombard, Illinois. 1/
- St. Louis State First Financial Corporation, Texarkana, Arkansas, extension of time to April 25, 1985, within which to become a bank holding company through the acquisition of The State First National Bank of Texarkana, Texarkana, Arkansas, and acquire indirectly First National Bank of Ashdown, Ashdown, Arkansas, through the acquisition of its parent, Commercial Investment Company, Texarkana, Arkansas. 1/
- St. Louis Elliott State Bank, Jacksonville, Illinois, investment in bank premises. 1/
- Kansas City Cache Bancshares, Inc., Cache, Oklahoma, extension of time to February 18, 1985, within which to commence finance company activities through Cash Financial Services, Inc. 1/
- Kansas City Colorado National Bankshares, Inc., Denver, Colorado, extension of time to April 2, 1985, within which to acquire Longmont National Bankshares, Inc., Longmont, Colorado, and indirectly Longmont National Bank, Longmont, Colorado. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas First Bancorp, Inc., Denton, Texas, extension of time to April 26, 1985, within which to acquire First State Bank of Denton, Denton, Texas. 1/
- Dallas New First Bank, Tulia, Texas, proposed merger with First National Bank of Tulia, Tulia, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Harbor National Bancorp, Larkspur, California, extension of time to April 27, 1985, within which to acquire Harbor National Bank, Larkspur, California, a proposed new bank. 1/
- San Francisco Union Bank, Los Angeles, California, extension of time to March 20, 1986, within which to establish a branch office in the vicinity of 18300 Von Karman, Irvine, California. 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

- New York United Jersey Bank, Hackensack, New Jersey. To establish a branch office at 1455 Valley Road, Wayne Twp., Passaic County, New Jersey. 1/
- New York Manufacturers Hanover Trust Company, New York, New York. To establish an offsite electronic facility at 352 East 86th St., New York, New York. 1/
- Atlanta Holiday Bank, Holiday, Florida. To establish a branch located at 12312 U.S. Highway 19, Bayonet Point, Florida. 1/
- Dallas First City Bank of Dallas, Dallas, Texas. To establish a branch office at one main place, 1201 Main Street, Dallas Texas. 1/
- San Francisco Union Bank, Los Angeles, California. To establish a branch office to be located in the vicinity of Market and University Avenue, City of Riverside, Riverside County, California. 1/

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

Approved

- San Francisco Concord Commercial Bank, Concord, California. 1/

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

Not Disapproved

- Kansas City American Exchange Company, Elmwood, Nebraska. 1/
- Minneapolis Whitehall Bancorporation, Inc, Whitehall, Montana. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved
Richmond Bank of Virginia, Richmond, Virginia, to merge with Citizens Trust Bank, Portsmouth, Virginia. 1/

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**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**

Approved
New York Morgan Guaranty International Finance Corporation, New York, New York: grants consent to continue to hold 20.4 percent of the shares of Bank of the Philippine Islands, Makati, Manila, Philippines, after Bank establishes a branch in New York, New York.

Forty-Five Day Notification Period Allowed to Expire
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**

Returned
Atlanta Banco Del Pacifico, Guayas, Ecuador, for approval to acquire at least 50.02 percent of the voting shares of Pacific National Bank, Miami, Florida, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - Continued

- Kansas City San Luis Valley Banking Corporation, Denver, Colorado, for approval to acquire at least 72.1 percent of the voting shares of First National Bank in Alamosa, Alamosa, Colorado. 1/
- Cleveland Approved
The First National Bank Holding Company of Jackson, Jackson, Kentucky, for approval to acquire 100 percent of the voting shares of The First National Bank of Jackson, Jackson, Kentucky. 1/
- Cleveland Security Banc Corporation, Springfield, Ohio, for approval to acquire 100 percent of the voting shares of The Security National Bank and Trust Co., Springfield, Ohio. 1/
- Cleveland SNB Corp., Greenville, Ohio, for approval to acquire 100 percent of the voting shares of Second National Bank, Greenville, Ohio. 1/
- Richmond Columbia Bancorp, Inc., Charleston, South Carolina, for approval to acquire at least 80 percent of the voting shares of Republic Bancorp of South Carolina, Inc., Columbia, South Carolina, and indirectly Republic National Bank, Columbia, South Carolina. 1/
- Richmond Mid-Atlantic Bankcorp, Hagerstown, Maryland, for approval to acquire 100 percent of the voting shares of Hagerstown Trust Company, Hagerstown, Maryland. 1/
- Richmond Southwest Virginia Bankshares, Inc., Marion, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Bank of Marion, Marion, Virginia. 1/
- Atlanta Dooly Bancshares, Inc., Vienna, Georgia, for approval to acquire 100 percent of the voting shares of Bank of Dooly, Vienna, Georgia. 1/
- Chicago Des Plaines National Bancorp, Inc., Des Plaines, Illinois, for approval to acquire 100 percent of the voting shares of Des Plaines National Bank, Des Plaines, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Hartland Bancorp., Inc., Oconomowoc, Wisconsin, for approval to acquire 80 percent or more of the voting shares of Hartland National Bank, Hartland, Wisconsin. 1/
- Chicago US BANCORP, Carmel, Indiana, for approval to acquire 100 percent of the voting shares of Union State Bank, Carmel, Indiana. 1/
- St. Louis Columbia Bancshares, Inc., Columbia, Kentucky, for approval to acquire 100 percent of the voting shares of Bank of Columbia, Columbia, Kentucky. 1/
- St. Louis First National Corporation of Wynne, Wynne, Arkansas, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Wynne, Wynne, Arkansas. 1/
- 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. 1/
- Minneapolis CaSH Holding Company, Inc., Sioux Falls, South Dakota, for approval to acquire at least 98.6 percent of the voting shares of Southern Hills Bank, Edgemont, South Dakota, and 100 percent of the voting shares of Custer County Bank, Custer, South Dakota. 1/
- Dallas Red River Bancshares, Inc., Clarksville, Texas, for approval to acquire 100 percent of the voting shares of Citizens Bank, Clarksville, Texas, 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

Approved

- Philadelphia Merchants Bancorp, Inc., Allentown, Pennsylvania, for approval to acquire 100 percent of the voting shares of Number One Bancorp, Inc., Scranton, Pennsylvania and indirectly First State Bank, Scranton, Pennsylvania. 1/
- St. Louis Citizens Fidelity Corporation, Louisville, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to American Bank and Trust Company, Inc., Lexington, Kentucky. 1/

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

ACTIONS OF THE BOARD - Continued

Kansas City Merchants Bancorporation, Topeka, Kansas, for approval to acquire 8,000 shares of nonvoting preferred stock, representing 19.4 percent of the equity of Kansas Bank System, Inc., Manhattan, Kansas, and indirectly Kansas State Bank of Manhattan, Manhattan, Kansas. 1/

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

Returned

Chicago First American Bank Corporation, Elk Grove Village, Illinois, notification of intent to engage in de novo activities (as an investment or financial adviser to the extent of providing portfolio investment advice, furnishing general economic information and advice, general economic statistical forecasting services and industry studies to Old Orchard Bank and Trust Company, or any other person) the geographic area to be served will be the State of Illinois (12/31/84)

Approved

Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to indirectly acquire certain assets from Marshall-Salsbury, Inc., a general insurance agency in Billings, Montana, a community with a population exceeding 5,000. 1/

San Francisco Bancorp Hawaii, Inc., Honolulu, Hawaii, for approval to acquire 100 percent of the voting shares of Hawaiian Trust Company, Limited, Honolulu, Hawaii.

San Francisco U. S. Bancorp, Portland, Oregon, for approval to acquire Delson Financial Corporation, Encino, California. 1/

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

ACTIONS OF THE BOARD - Continued

Permitted

- 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 (1/26/85) 3/
- Philadelphia CoreStates Financial Corp, Philadelphia, Pennsylvania, notification of intent to expand the de novo activities (the activities of factoring, commercial finance and leasing of personal and real property nationwide) through its subsidiary, Congress Financial Corporation (1/25/85) 3/
- Philadelphia National Penn Bancshares, Inc., Boyertown, Pennsylvania, notification of intent to engage in de novo activities (in underwriting, as reinsurer, credit life and accident and health insurance directly related to extensions of credit by National Bank of Boyertown) these activities will be conducted in the Commonwealth of Pennsylvania, through its subsidiary, National Penn Life Insurance Company, Phoenix, Arizona (1/21/85) 3/
- St. Louis Financial Dominion of Kentucky Corporation, Radcliff, Kentucky, notification of intent to engage in de novo activities (in the origination of first mortgage loans for the account of other nonrelated permanent institutional lenders) through its subsidiary, Financial Dominion Mortgage Corporation, Radcliff, Kentucky (1/23/85) 3/
- Minneapolis Norwest Corporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (to transfer the general insurance agencies presently owned by 19 of its subsidiary banks located in Minnesota, Montana, North Dakota, and South Dakota to Norwest Agencies Inc., an existing subsidiary which engages in general insurance agency activities) (1/21/85) 3/

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

ACTIONS OF THE BOARD - Continued

**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**

Philadelphia Provident of Delaware Bank, N.A., Wilmington, Delaware,
for approval to establish PNC Service Corp., Wilmington,
Delaware (1/21/84) 3/

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Redemption of Shares

Approved
St. Louis Dyer F & M Bancshares, Inc., Dyer, Tennessee. 1/
Kansas City American Exchange Company, Elmwood, Nebraska. 1/
Dallas Milford Bancshares, Inc., Milford, Texas. 1/

1/ Applications 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**

San Francisco Simi Valley Bank, Simi Valley, California. To establish a branch to be located at the southwest corner of Los Angeles Avenue and Yosemite Street, City of Simi Valley, Ventura County, California. 2/

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

Philadelphia Fidelity Bank Delaware, Wilmington, Delaware. 2/

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

Chicago Midway Bank & Trust, Cedar Falls, Iowa, to merge with MBT State Bank, Cedar Falls Iowa. 2/

Dallas New First Bank, Tulia, Texas, to merge with First National Bank of Tulia, Tulia, Texas. 2/

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

New York Citibank Overseas Investment Corporation, Wilmington, Delaware: notification of its intent to acquire all the shares of Banque Sud Belge S.A., Charleroi, Belgium.

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 IDB Bankholding Corporation Limited, New York, New York, requests approval to retain their indirect interest in Scitex Ltd., Herzlia, Israel and its two U.S. subsidiaries, Scitex America Corporation and Scitex Development Corporation, Bedford, Massachusetts.
- Cleveland Society Corporation, Cleveland, Ohio: prior notification of its intent to increase its investment in Export Partnership for Intercontinental Trade, Inc., a 28.6 percent owned export trading company.
- Atlanta Commerce Union Corporation, Nashville, Tennessee: prior notification of its intent to engage de novo in export trading company activities through a wholly-owned subsidiary, Commerce Trading Corporation, Nashville, Tennessee.

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

- Philadelphia First Community Financial Corporation, Mifflintown, Pennsylvania, for approval to acquire 100 percent of the voting shares of The First National Bank of Mifflintown, Mifflintown, Pennsylvania. 2/
- Philadelphia Pennsylvania National Financial Corp., Harrisburg, Pennsylvania, for approval to acquire 100 percent of the voting shares of Pennsylvania National Bank and Trust Company, Pottsville, Pennsylvania. 2/
- Atlanta Banco Del Pacifico, Guayas, Ecuador, for approval to acquire at least 50.02 percent of the voting shares of Pacific National Bank, Miami, Florida, a proposed new bank. 2/
- Atlanta First National Bancshares, Inc., Jacksonville, Florida, for approval to acquire 80 percent of the voting shares of First National Bank of Jacksonville, Jacksonville, Florida. 2/
- Atlanta First State Capital Corporation, Lineville, Alabama, for approval to acquire 100 percent of the voting shares of First State Bank of Lineville, Lineville, Alabama. 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

- Chicago Egypt Bancorp, Inc., Marion, Illinois, for approval to acquire at least 80 percent of the voting shares of Bank of Egypt, Marion, Illinois. 2/
- Chicago Farmers Banc, Inc., Tipton, Indiana, for approval to acquire at least 80 percent of the voting shares of Farmers Loan and Trust Company, Tipton, Indiana. 2/
- Chicago First Berne Financial Corporation, Berne, Indiana, for approval to acquire 100 percent of the voting shares of First Bank of Berne, Berne, Indiana. 2/
- Chicago First United Financial Services, Inc., Arlington Heights, Illinois, for approval to acquire Oak Park Bancorp, Inc., Oak Park, Illinois and indirectly acquire Oak Park Trust & Savings Bank, Oak Park, Illinois and The Dunham Bank, St. Charles, Illinois and to acquire MPSBancorp, Inc., Mount Prospect, Illinois and indirectly acquire Mount Prospect State Bank, Mount Prospect, Illinois and United National Bank, Arlington Heights, Illinois. 2/
- Chicago First Wayne County Ban Corporation, Inc., Corydon, Iowa, for approval to acquire at least 80 percent of the voting shares of Corydon State Bank, Corydon, Iowa. 2/
- Chicago Palmer Bancorp, Inc., Danville, Illinois, for approval to acquire 100 percent of the voting shares of Palmer-American National Bank of Danville, Danville, Illinois. 2/
- St. Louis FTB Bancshares, Inc., Louisville, Kentucky, for approval to acquire 100 percent of the voting shares of Fort Thomas-Bellevue Bank, Fort Thomas, Kentucky. 2/
- Kansas City OCI Bancshares, Inc., Kansas City, Kansas, for approval to acquire 100 percent of the voting shares of CNB Financial Corporation, Kansas City, Kansas and indirectly Commercial National Bank of Kansas City, Kansas City, Kansas. 2/
- Dallas FNB Bancshares, Inc., Lake Providence, Louisiana, for approval to acquire 100 percent of the voting shares of The First National Bank of Lake Providence, Lake Providence, 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

- Dallas Horizon Bankshares, Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of National Bank of Texas at Fort Worth, Fort Worth, Texas. 2/
- Dallas MNB Bancshares, Inc., Mesquite, Texas, for approval to acquire 100 percent of the voting shares of Mesquite National Bank, Mesquite, Texas. 2/
- Dallas Red River Bancshares, Inc., Clarksville, Texas, for approval to acquire 100 percent of the voting shares of Citizens Bank, Clarksville, Texas, a proposed new bank. 2/
- Dallas Woodson Bancshares, Inc., Woodson, Texas, for approval to acquire 100 percent of the voting shares of First State Bank, Woodson, Texas. 2/

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

- Richmond Central Fidelity Banks, Inc., Richmond, Virginia, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Poquoson, Poquoson, Virginia. 2/
- Atlanta Dahlonga Bancorp, Inc., Dahlonga, Georgia, for approval to acquire 100 percent of the voting shares of The Bank of Ellijay, Ellijay, Georgia. 2/
- Chicago Suburban Bancorp, Inc., Palatine, Illinois, for approval to acquire 34 percent of the voting shares of Bartlett Bank & Trust Company, Bartlett, Illinois. 2/
- St. Louis Banterra Corp., Eldorado, Illinois, for approval to acquire Egypt Bancorp, Inc., Marion, Illinois. 2/
- St. Louis Kentucky Southern Bancorp, Inc., Bowling Green, Kentucky, for approval to acquire 100 percent of the voting shares of Citizens Bank and Trust Company, Glasgow, Kentucky. 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 Liberty United Bancorp, Inc., Louisville, Kentucky, for approval to acquire FTB Bancshares, Inc., Louisville, Kentucky and indirectly acquire 100 percent of Fort Thomas-Bellevue Bank, Fort Thomas, Kentucky. 2/
- Minneapolis First National Corporation, Grand Forks, North Dakota, for approval to acquire at least 80 percent of the voting shares of Northwood State Bank, Northwood, North Dakota. 2/
- Kansas City The Bank of New Mexico Holding Company, Albuquerque, New Mexico, for approval to acquire at least 80 percent of the voting shares of The Bank of Northern New Mexico, Las Vegas, New Mexico. 2/
- 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. 2/
- Dallas United City Corporation, Plano, Texas, for approval to acquire 100 percent of the voting shares of First National Bank in Desoto, Desoto, Texas. 2/
- Kansas City Valley Bancshares, Inc., Pauls Valley, Oklahoma, for approval to acquire 100 percent of the voting shares of First National Bank of Marlow, Marlow, Oklahoma, a proposed new bank. 2/
- 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. 2/
- Kansas City Mission Bancshares, Inc., Mission, Kansas, for approval to acquire 46 percent of the nonvoting Class A shares and 37 percent of the novoting Class B shares of OCI Bancshares, Inc., Kansas City, Kansas and indirectly Commercial National Bank of Kansas City, Kansas City, Kansas. 2/

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

APPLICATIONS RECEIVED - Continued

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

Kansas City Valley Bancorp, Inc., Brighton, Colorado, for approval to merge with Lyons Bancorp, Inc., Lyons, Colorado and indirectly acquire Valley Bank of Lyons, Lyons, Colorado. 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 Bankeast Corporation, Manchester, New Hampshire, notification of intent to engage in de novo activities (in mortgage banking activities, throughout the New England and Middle Atlantic States, through its subsidiary, Bankeast Mortgage Corporation (1/25/85)

New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., for approval to engage de novo in consumer lending and deposit taking through HongkongBank of Philadelphia, N.A., Philadelphia, Pennsylvania.

Chicago Citizens Lanking Corporation, Flint, Michigan, notification of intent to engage in de novo activities (in underwriting, as reinsurer, of credit life and accident and health insurance directly related to extensions of credit by Citizens Banking Corporation) through its subsidiary, Citizens Heritage Life Insurance Company, Phoenix, Arizona (1/22/85)

Chicago The Marine Corporation, Milwaukee, Wisconsin, notification of intent to engage in de novo activities (in data processing and data transmission services, facilities {including data processing and data transmission hardware, software, documentation and operating personnel}, data bases and access to such services to other financial institutions) (1/24/85)

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

APPLICATIONS RECEIVED - Continued

- Chicago Northern Trust Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (in management consulting advise to nonaffiliated depository institutions) through its subsidiary, Northern Trust Services, Inc., Chicago, Illinois (1/23/85)
- Kansas City Colt Investments, Inc., Leawood, Kansas, for approval to acquire indirectly engage in the sale of general insurance and in providing management consulting advice to depository institutions, through its acquisitions of shares of Flint Hills Financial Services Corporatio, Leawood, Kansas, which proposes to engage de novo in the activities.
- Kansas City Valley Bancorp, Inc., Brighton, Colorado, for approval to expand its insurance agency activities.
- Dallas Independent Bankshares Inc., Abilene, Texas, notification of intent to engage in de novo activities (in underwriting credit related insurance that is directly related to an extension of credit by the Bank Holding Company System pursuant to Section 225.25(b) (9) of Regulation Y) the geographic scope serves the State of Texas, through its subsidiary, First Independent Bankshares Life Insurance Co., Abilene, Texas. (1/21/85)
- Dallas Washington County Bancshares, Inc., Brenham, Texas, notification of intent to engage in de novo activities (in mortgage loan origination and servicing pursuant to section 225.25(b) (1) of Regulation Y) the geographic scope serves the United States (1/23/85)

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REPORTS RECEIVED**Registration Statement Filed Pursuant to Section 12(g)
of the Securities Exchange Act**

Orrstown Bank
Orrstown, Pennsylvania

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APPLICATIONS RECEIVED - Continued

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

The Bank of West Point
West Point, Virginia
(Month of January 1985)

First Bank of Colonia
Colonia, New Jersey
(Months of December-January)

Hanover Bank of Florida
Plantation, Florida
(Month of December)

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

Hanover Bank of Florida
Plantation, Florida

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**Ownership Statement Filed Pursuant to
Section 13(d) of the Securities Exchange Act**

Bank of the Commonwealth
Norfolk, Virginia
(Filed by Donald H. Burlage; Raymond L. Gottlieb;
Julius S. Peck; Morton M. Zedd)

Bank of Suffolk
Suffolk, Virginia
(Filed by G. P. Jackson and E. V. Stephenson, Jr.)

Union Bank & Trust Company
Montgomery, Alabama
(Filed by William G. Thames)

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