

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1985 No. 8

Actions of the Board
Applications and Reports Received
During the Week Ending February 23, 1985

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Chairman Paul A. Volcker before the Senate Banking Committee to present the Federal Reserve's monetary policy objective for 1985.

The Board of Governors submits its Monetary Policy Report to the Congress pursuant to the Full Employment and Balanced Growth Act of 1978.

Consumer Advisory Council meeting on March 13 and 14, in sessions open to the public, in Terrace Room E of the Board's Martin Building.

New York	Inter Community Bancorp, Springfield, New Jersey, extension of time to May 16, 1985, within which to become a bank holding company through the acquisition of Inter Community Bank, Springfield, New Jersey. <u>1/</u>
Philadelphia	Meridian Bancorp, Inc., Reading, Pennsylvania, extension of time to May 21, 1985, within which to acquire DBS, Inc., Reading, Pennsylvania, a discount broker. <u>1/</u>
Philadelphia	National Penn Bancshares, Inc., Boyertown, Pennsylvania, extension of time to June 2, 1985, within which to acquire 20 percent of the outstanding shares of Chestnut Hill National Bank, Philadelphia, Pennsylvania, a <u>de novo</u> bank. <u>1/</u>
Philadelphia	Delaware National Bank, Georgetown, Delaware, proposed merger with Interim Delaware National Bank, Georgetown, Delaware, under the charter and title of the former; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Mid-Atlantic Bankcorp, Hagerstown, Maryland, extension of time to July 23, 1985, within which to become a bank holding company through the acquisition of Hagerstown Trust Company, Hagerstown, Maryland. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Bank of Dooly, Vienna, Georgia, proposed merger with Dooly Interim, Inc., Vienna, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First State Bank of Lineville, Lineville, Alabama, proposed merger with First State Bank of Clay County, Lineville, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Vanguard Bank & Trust Company, Valparaiso, Florida, proposed merger with Valparaiso Interim Bank, Valparaiso, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Gulfside Holding Company, Inc., Gulf Breeze, Florida, extension of time to May 24, 1985, within which to become a bank holding company through the acquisition of Gulfside National Bank, Gulf Breeze, Florida. 1/
- Chicago Security Trust and Savings Bank, Shenandoah, Iowa, an investment in bank premises. 1/
- Chicago Bankers Trust Company, Des Moines, Iowa, an investment in bank premises. 1/
- Chicago NBD Northwest Bank, National Association, Traverse City, Michigan, proposed merger with NBD Northwest Bank, Kalkaska, Michigan, under the charter and title of NBD Northwest Bank, National Association; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago First Bank of Oak Park, Oak Park, Illinois, proposed merger with FBOP Bank, Oak Park, Illinois, under the charter of FBOP Bank, and title of First Bank of Oak Park; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Alpena Savings Bank, Alpena, Michigan, proposed merger with AS Bank, Alpena, Michigan under the charter of AS Bank, Alpena, Michigan and title of New Century Bank - Alpena, Michigan; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Mid Town Bank and Trust Company of Chicago, Chicago, Illinois, proposed merger with Mid Town Interim Bank and Trust Company, Chicago, Illinois, under the charter of Mid Town Interim Bank

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

ACTIONS OF THE BOARD - Continued

and Trust Company and title of Mid Town Bank and Trust Company of Chicago; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

- Chicago Citizens National Bank of Stevens Point, Stevens Point, Wisconsin, proposed merger with Marine National Interim Bank, Milwaukee, Wisconsin, under the charter of The Citizens National Bank of Stevens Point, and title of Citizens Marine National Bank, Stevens Point, Wisconsin; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago NewCentury Bank - Metro West, Howell, Michigan, proposed consolidation with The State Savings Bank of South Lyon, South Lyon, Michigan, under the charter and title of New Century Bank - Metro West; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Arlington Bank Corporation, Arlington, Indiana, extension of time to May 14, 1985, within which to acquire 100 percent of the voting shares of Arlington State Bank, Arlington, Indiana. 1/
- St. Louis Raymond Bancorp, Inc., Raymond, Illinois, extension of time to May 20, 1985, within which to become a bank holding company through the acquisition of the successor by merger to The First National Bank of Raymond, Raymond, Illinois. 1/
- St. Louis Sharp Bancshares, Inc., Cave City, Arkansas, extension of time to March 31, 1985, within which to engage in insurance agency activities in a town of less than 5,000 persons, through its wholly-owned subsidiary, Sharp Insurance Agency, Inc., Cave City, Arkansas. 1/
- St. Louis Citizens Bank and Trust Company, Glasgow, Kentucky, proposal to merge with KSB Acquisition Bank, Inc., Glasgow, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis FSB Corporation, Sullivan, Indiana, extension of time to April 19, 1985, within which to become a bank holding company through the acquisition of Farmers State Bank of Sullivan, Sullivan, Indiana. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis National City Bank of Evansville, Evansville, Indiana, proposal to merge with NCB Interim, National Association, Evansville, Indiana; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Calhoun Bancshares, Inc., Clinton, Missouri, extension of time to March 21, 1985, within which to acquire Citizens State Bank of Calhoun, Calhoun, Missouri. 1/
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas, extension of time to May 1, 1985, within which to acquire Parkdale Bank, Corpus Christi, Texas. 1/
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas, extension of time to April 30, 1985, within which to acquire Uvalde Bancshares, Inc., Uvalde, Texas and indirectly The Uvalde Bank, Uvalde, Texas. 1/
- Dallas Martex Bancshares, Inc., Gladewater, Texas, extension of time to May 28, 1985, within which to acquire The First State Bank, Gladewater, Texas. 1/
- Dallas New Guaranty Bank and Trust Company, Delhi, Louisiana, proposed merger with Guaranty Bank and Trust Company of Delhi, Delhi, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Peoples Bank, Shepherd, Texas, proposed merger with Peoples State Bank, Shepherd, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Texas American Bank/Southwest, Stafford, Texas, proposed merger with Southwestern Bank, Stafford, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Dallas International Bank, Dallas, Texas, proposed merger with Dallas International Bank, Dallas, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Bridge City Bank, Bridge City, Texas, proposed merger with Bridge City State Bank, Bridge City, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco First National Bank of Tempe, Tempe, Arizona, proposed acquisition of assets and assumption of certain liabilities of the Yuma, Parker and Sun City West, Arizona, branches of Century Bank,

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

ACTIONS OF THE BOARD - Continued

Phoenix, Arizona, under the title and charter of the former;
report to the Comptroller of the Currency on competitive
factors. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved

Minneapolis Kanabec State Bank, Mora, Minnesota. 1/

San Francisco Columbia Bank, Phoenix, Arizona. 1/

* * * * *

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

Approved

Richmond Southern Bank, Richmond, Virginia, to establish an EFT facility
 at 6100 Lakeside Avenue, Richmond, Virginia. 1/

Chicago Wisconsin State Bank, Delavan, Wisconsin, to establish a branch
 at Bauer Parkway and Geneva Street, Delavan, Wisconsin. 1/

* * * * *

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

Not Disapproved

St. Louis GAB Bancorp., Jasper, Indiana. 1/

Kansas City Arvada Bankshares, Ltd., Denver, Colorado. 1/

Kansas City Montgomery County Financial Corporation, Independence, Kansas. 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**

Approved

Atlanta National Bank of Georgia, Atlanta, Georgia, grants permission to convert National Bank of Georgia International Corporation, Coral Gables, Florida, into an agreement corporation to be named National Bank of Georgia International Bank, Coral Gables, Florida.

* * * * *

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

Returned

Chicago Water Tower Bancorp, Inc., Chicago, Illinois, for approval to acquire at least 80 percent of the voting shares of Water Tower Trust and Savings Bank, Chicago, Illinois. 1/

Approved

Atlanta JBC Bancshares, Inc., Jasper, Georgia, for approval to acquire 100 percent of the voting shares of Jasper Banking Company, Jasper, Georgia. 1/

Chicago ANB Corporation, Muncie, Indiana, for approval to acquire 100 percent of the voting shares of American National Bank and Trust Company of Muncie, Muncie, Indiana. 1/

Chicago FINB Holding Corp., Bettendorf, Iowa, for approval to acquire 100 percent of the voting shares of First Illinois National Bank, Savanna, Illinois. 1/

St. Louis CF Bancorp, Inc., Louisville, Kentucky, for approval to acquire 100 percent of the voting shares of Citizens State Bank, Owensboro, Kentucky. 1/

St. Louis O.C.B. Bancorp, Paoli, Indiana, for approval to acquire 100 percent of the voting shares of Orange County Bank, Paoli, Indiana. 1/

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

ACTIONS OF THE BOARD - Continued

- Minneapolis Lake Park Bancshares, Inc., Lake Park, Minnesota, for approval to acquire 100 percent of the outstanding shares of State Bank of Lake Park, Lake Park, Minnesota. 1/
- Kansas City Brookside Bancshares, Inc., Tulsa, Oklahoma, for approval to acquire at least 81 percent of the voting common shares of Brookside State Bank, Tulsa, Oklahoma. 1/
- Dallas Plaza Bancshares, Inc., Fort Worth, Texas, for approval to acquire at least 80 percent of the voting shares of River Plaza National Bank, Fort Worth, Texas. 1/
- San Francisco Fidelity Bancorp, Inc., Scottsdale, Arizona, for approval to acquire 100 percent of the voting shares of Fidelity Bank, Scottsdale, Arizona, a proposed new bank. 1/

* * * * *

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

Approved

- Richmond American Bankshares, Inc., War, West Virginia, for approval to acquire 100 percent of the voting shares of The Security Bank, Fairmont, West Virginia. 1/
- 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. 1/
- Chicago Metro Bancorporation, Waterloo, Iowa, for approval to acquire 100 percent of the voting shares of Hudson State Bank, Hudson, Iowa. 1/
- Chicago Peoples Mid-Illinois Corporation, Bloomington, Illinois, for approval to acquire 100 percent of the voting shares of First National Bank of Normal, Normal, Illinois. 1/
- St. Louis Capital Bancorporation, Inc., Clayton, Missouri, for approval to acquire at least 80 percent of the voting shares of Capital Bank & Trust Company of Clayton, Clayton, Missouri, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis First State Bancorporation, Inc., Tiptonville, Tennessee, for approval to acquire at least 66.67 percent of the voting shares of The Martin Bank, Martin, Tennessee. 1/
- St. Louis Liberty United Bancorp, Inc., Louisville, Kentucky, for approval to acquire through its wholly-owned subsidiary, CF Bancorp, Inc., Louisville, Kentucky, and indirectly acquire at least 80 percent of Citizens State Bank, Owensboro, Kentucky. 1/
- St. Louis Schmid Bros. Investment Co., Inc., Clayton, Missouri and its subsidiary, Financial Bancshares, Inc., Sunset Hills, Missouri, for approval to acquire 95.1 percent of the voting shares of Bank of St. Mary, St. Marys, Missouri. 1/
- St. Louis Third Illinois Bancorp, Inc., Manchester, Missouri, for approval to acquire 64.39 percent of the voting shares of Johnston City State Bank, Johnston City, Illinois. 1/
- Kansas City Bank of the Rockies Bancshares, Inc., Boulder, Colorado, for approval to acquire 100 percent of the voting common shares of National Bank of the Rockies in Denver, Denver, Colorado, a proposed new bank. 1/
- Kansas City Midwestern Services, Inc., Omaha, Nebraska, for approval to acquire 100 percent of the voting shares of First Westside Bank of Omaha, Omaha, Nebraska. 1/

Denied

- Minneapolis Security Banks of Montana, Billings, Montana (formerly Security Bancshares of Montana) for approval to acquire 100 percent of the voting shares of Montana Bancsystem Inc., Billings, Montana, and indirectly acquire Montana Bank of Billings, Billings; Montana Bank of Circle, N.A., Circle; Montana Bank of Livingston, Livingston; First National Montana Bank of Missoula, Missoula; Montana Bank of South Missoula, Missoula; Montana Bank of Forsyth, Forsyth; Baker Bancorporation, Inc., Billings, and indirectly acquire Montana Bank of Baker, N.A., Baker; Bozeman Bancorporation, Inc., Billings and indirectly acquire Montana Bank of Bozeman, N.A., Bozeman; Butte Bancorporation, Inc., Billings; and indirectly acquire Montana Bank of Butte, N.A., Butte; Mineral County Bancorporation, Inc., Billings and indirectly acquire Montana Bank of Mineral County, Superior; Red Lodge Bancorporation, Inc., Billings and indirectly acquire Montana Bank of Red Lodge, N.A., Red Lodge; Roundup

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

ACTIONS OF THE BOARD - Continued

Bancorporation, Inc., Billings (formerly Roundup Insurance Agency, Inc.) and indirectly acquire Montana Bank of Roundup, N.A., Roundup; Sidney Holding Company, Billings and indirectly acquire Montana Bank of Sidney, N.A., Sidney; all of Montana.

* * * * *

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

Withdrawn

San Francisco California Commercial Bancshares, Santa Ana, California, for approval to purchase certain assets and assume certain liabilities of Mission Hills Mortgage Corporation, Tustin, California.

Approved

Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to indirectly acquire 100 percent of the outstanding shares of Valley View, Inc., Bloomington, Minnesota, a general insurance agency, in Bloomington, Minnesota, a community with a population exceeding 5,000. 1/

Denied

Minneapolis Security Banks of Montana, Billings, Montana, (formerly Security Bancshares of Montana) for approval to acquire certain nonbank activities conducted by Montana Bancsystem Inc., Billings, Montana, in providing data processing services and conducting general insurance agency activities in communities with a population not exceeding 5,000.

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

ACTIONS OF THE BOARD - Continued

Permitted

- Chicago Citizens Banking 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 (2/21/85) 3/
- 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) (2/22/85) 3/
- Chicago Correction:
The notice for Northern Trust Corporation, Chicago, Illinois, to engage in providing management consulting services to depository institutions through the acquisition of Northern Trust Services, Inc., Chicago, Illinois, was listed under Returned by mistake. This notice should have been listed as Permitted. (2/22/85) 3/
- 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 (2/21/85) 3/
- 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. (2/20/85) 3/
- 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 (2/22/85) 3/

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

APPLICATIONS RECEIVED

* * * * *

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

Atlanta Central Bank of the South, Birmingham, Alabama. To acquire the assets and assume the liabilities of the First National Bank of Mobile, Mobile, Alabama, and AmSouth Bank, N.A., Birmingham, Alabama. 2/

* * * * *

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

Philadelphia Laurel Bank, Ebensburg, Pennsylvania.

* * * * *

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

- Cleveland The Fifth Third Bank, Cincinnati, Ohio, to establish a branch in Hamilton, Ohio. 2/
- Richmond Bank of Virginia, Richmond, Virginia, to establish a branch in Oyster Point Industrial Park, 601 Thimble Shoals Blvd., Newport News, Virginia. 2/
- Atlanta Union Bank & Trust Co., Montgomery, Alabama, to convert an ATM facility to a mini-branch located at 1305 Mulberry Street, Montgomery, Alabama. 2/
- San Francisco First Interstate Bank of California, Los Angeles, California, to establish a branch at 1330 East Shaw Avenue, City and County of Fresno, California. 2/

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

APPLICATIONS RECEIVED - Continued

San Francisco First Interstate Bank of California, Los Angeles, California, to establish a branch at 15626 Rausch Street, City of Industry, Los Angeles County, California. 2/

* * * * *

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

Boston Bank of Boston International ("BBI"), New York, New York, and Bank of Boston International South ("BBIS"), Miami, Florida, requests prior approval to amend the Fourth Article of their respective Articles of Association. Such amendment is designed to facilitate the establishment of branch offices.

New York Citicorp, New York, New York, prior notification of its intent to make an additional investment in Citicorp International (Singapore) Ltd., Singapore.

New York The Hongkong and Shanghai Banking Corporation, Hong Kong, prior notification of its intent to make an additional investment in its indirectly held majority owned export trading company subsidiary, Equator Limited, Hartford, Connecticut, and to have the ETC take title to goods in instances where it does not have firm orders for the sale of those goods.

New York Irving Trust Company, New York, New York, prior notification of its intent to make an additional investment in Banco Irving Austral S.A., Zarate, Argentina to increase its equity ownership to nearly 100 percent.

* * * * *

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

- Philadelphia Firstway Financial, Inc., Waynesboro, Pennsylvania, for approval to acquire 100 percent of the voting shares of First National Bank and Trust Co., Waynesboro, Pennsylvania. 2/
- Atlanta First American Bancorp, Decatur, Alabama, for approval to acquire 100 percent of the voting shares of First American Bank, Decatur, Alabama. 2/
- Atlanta Gulf Coast Holding Corporation ESOT, Panama City, Florida, for approval to acquire at least 25 percent of the voting shares of Gulf Coast Holding Corporation, Panama City, Florida and indirectly First National Bank, Panama City, Florida. 2/
- Atlanta Repton Supply Co., Inc., Brewton, Alabama, for approval to acquire at least 11.8 percent of the voting shares of Bank of Brewton, Brewton, Alabama. 2/
- Atlanta St. Mary Holding Corporation, Franklin, Louisiana, for approval to acquire 100 percent of the voting shares of The St. Mary Bank and Trust Company, Franklin, Louisiana. 2/
- Chicago Chicago Commerce Bancorporation, Chicago, Illinois, for approval to acquire at least 97 percent of the voting shares of Chicago Bank of Commerce, Chicago, Illinois. 2/
- Chicago Water Tower Bancorp, Inc., Chicago, Illinois, for approval to acquire at least 80 percent of the voting shares of Water Tower Trust and Savings Bank, Chicago, Illinois. 2/
- St. Louis Red Bud Bankcorp, Inc., Red Bud, Illinois, for approval to acquire at least 80 percent of the voting shares of First State Bank of Red Bud, Red Bud, Illinois. 2/
- Kansas City Buerge Bancshares of Girard, Inc., Girard, Kansas, for approval to acquire at least 80 percent of the voting shares of Mid American Bancshares, Inc., Girard, Kansas and indirectly acquire The First National Bank of Girard, Girard, Kansas. 2/
- Kansas City First Antlers Bancorporation, Inc., Antlers, Oklahoma, for approval to acquire at least 80 percent of the voting shares of First Antlers Bancshares, Inc., Antlers, Oklahoma and indirectly First National Bank at Antlers, Antlers, Oklahoma. 2/

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

APPLICATIONS RECEIVED - Continued

- Kansas City F&M Bankshares of Hill City, Inc., Hill City, Kansas, for approval to acquire at least 96.9 percent of the voting shares of The Farmers & Merchants Bank of Hill City, Hill City, Kansas. 2/
- Kansas City Fourth Financial Corporation, Wichita, Kansas, for approval to acquire 24.9 percent of the voting shares of Wichita Bancshares, Inc., Wichita, Kansas and indirectly acquire Charter Bank, N.A., Wichita, Kansas. 2/
- Kansas City Luray Bankshares, Luray, Kansas, for approval to acquire 100 percent of the voting shares of The Peoples State Bank, Luray, Kansas. 2/
- Kansas City Northeastern Oklahoma Bancorporation, Inc., Inola, Oklahoma, for approval to acquire at least 94.84 percent of the voting shares of Bank of Inola, Inola, Oklahoma. 2/
- Kansas City Wichita Bancshares, Inc., Wichita, Kansas, for approval to acquire 100 percent of the voting shares of Charter Bank, N.A., Wichita, Kansas. 2/
- Dallas First Western Holding Company, Carrollton, Texas, for approval to acquire 100 percent of the voting shares of First Western National Bank of Carrollton, Carrollton, Texas. 2/
- Dallas First White Oak Bancshares, Inc., White Oak, Texas, for approval to acquire at least 80 percent of the voting shares of White Oak State Bank, White Oak, Texas. 2/
- San Francisco SC Bancorp, Costa Mesa, California, for approval to acquire at least 80.1 percent of the voting shares of SOUTH COAST BANK, Costa Mesa, California. 2/

* * * * *

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

- Richmond American Bankshares, Inc., War, West Virginia, for approval to acquire 100 percent of the voting shares of The Security Bank, Fairmont, West Virginia. 2/

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

APPLICATIONS RECEIVED - Continued

- Atlanta First National Corporation of Jacksonville, Jacksonville, Alabama, for approval to acquire 100 percent of the voting shares of Bank of Anniston, Anniston, Alabama. 2/
- Chicago First United Financial Services, Inc., Arlington Heights, Illinois, for approval to retain 14.07 percent of the voting shares of Unibancorp, Chicago, Illinois and indirectly UnibancTrust Company, Chicago, Illinois and Hawthorne Bank of Wheaton, Wheaton, Illinois. 2/
- St. Louis First Kentucky National Corporation, Louisville, Kentucky, for approval to acquire 100 percent of the voting shares of Bank of Commerce and Trust Company, Lexington, Kentucky. 2/
- Dallas First City Bancorporation of Texas, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of First City Bank-Sioux Falls, N.A., Sioux Falls, South Dakota, a proposed new bank. 2/
- Dallas Haltom City Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of American Bank of Commerce, Grapevine, Texas. 2/

* * * * *

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

- New York Commercial Bancshares, Inc., Jersey City, New Jersey, to engage de novo (in making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company and selling credit life, disability or involuntary unemployment insurance) through Creditco Inc., Woodbridge, New Jersey. The activities would be conducted nationwide (2/21/85)
- New York First Jersey National Corporation, Jersey City, New Jersey, to to engage de novo directly (in making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company and a commercial finance company) the activity will be conducted throughout the northeastern United States (2/19/85)

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

- Cleveland PNC Financial Corporation, Pittsburgh, Pennsylvania, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a consumer finance company) through PNC-NJ Credit Corp. The activities will be conducted in the State of New Jersey (2/19/85)
- Richmond ITC Bancorp, Cumberland, Maryland, to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a consumer finance company and commercial finance company and selling credit life, disability, or involuntary unemployment insurance) through its subsidiary, Community Finance, Inc., Cumberland, Maryland. The activities will be conducted within a 90-mile radius of Cumberland, covering portions of Maryland, West Virginia, and Pennsylvania (2/19/85)
- Richmond Sovran Financial Corporation, Norfolk, Virginia, to engage in underwriting credit life and disability insurance on consumer loans through the merger of Security Atlantic Life Insurance Company into Sovran Life Insurance Company, both in Phoenix, Arizona.
- Richmond Sovran Financial Corporation, Norfolk, Virginia, to engage de novo (in underwriting and dealing in obligations of the United States, general obligations of states and political subdivisions, and other obligations in which state member banks are authorized to underwrite and deal, providing portfolio investment advice to any person, and engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through a subsidiary to be known as Sovran Securities Corporation, Richmond, Virginia. The activities would be conducted nationwide (2/21/85)
- Atlanta Henry County Bancshares, Inc., Stockbridge, Georgia, to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through First Metro Mortgage Co., Stockbridge, Georgia (2/13/85)
- Chicago Comprehensive Investment Company, Coon Rapids, Iowa, for approval to engage in insurance agency activities in a town of less than 5,000 persons through the acquisition of Siedhoff Insurance Agency, Bayard, Iowa.
- Chicago First Oak Brook Bancshares, Inc., Oak Brook, Illinois, to engage de novo (in providing financially related courier services) through F.O.B. Courier Express Corporation, Oak Brook, Illinois. The activities would be conducted in the states of Illinois, Indiana, and Wisconsin (2/20/85)

APPLICATIONS RECEIVED - Continued

- Chicago Peoples Bankshares, Ltd., Waterloo, Iowa, for approval to engage nationwide in full pay-out personal and real property leasing through the acquisition of Bankers Plus, Inc., Minneapolis, Minnesota.
- St. Louis United Community Bancorp, Inc., Greenfield, Illinois, (formerly First Farmers Investment Corporation, Inc.), to engage de novo (in providing to others financial related data processing and data transmission services, facilities, and data bases; or access to them) (2/22/85)
- Kansas City First Antlers Bancorporation, Inc., Antlers, Oklahoma, for approval to engage in the sale of credit life and accident and health insurance through the acquisition of First Antlers Insurance Agency, Inc., Antlers, Oklahoma.
- Kansas City United Community Corporation, Shawnee, Oklahoma, for approval to engage de novo in providing management consulting advice to nonaffiliated bank and nonbank depository institutions, including accounting and auditing services, asset quality review services, and economic development consulting services.
- San Francisco Security Pacific Corporation, Los Angeles, California, to engage de novo (in acting as financial or investment advisor for a mortgage or real estate investment trust or corporation) through Security Pacific Mortgage Advisors, Inc., Denver Colorado (2/19/85)

* * * * *

REPORTS RECEIVED

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

* * * * *

APPLICATIONS RECEIVED - Continued

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

Peoples Bank of Danville
Danville, Virginia

Filed by George B. Buchanan, Jr.
Worth Harris Carter, Jr.
George W. Lester, II

* * * * *

PETITIONS FOR RULEMAKING

None.