

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1985 No. 9

Actions of the Board
Applications and Reports Received
During the Week Ending March 2, 1985

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Chairman Paul A. Volcker before the Senate Foreign Relations Committee to discuss the role of the United States in the global economy.

Regulation Z, Truth in Lending, notice of intent to make determination of effect on State laws (Arizona); comments must be received on or before May 6, 1985.

Letter to the Federal Deposit Insurance Corporation regarding its proposed rulemaking entitled "Powers Inconsistent With the Purposes of Federal Deposit Insurance Laws," and published in the Federal Register on December 13, 1984.

New York	Norstar Bank of Upstate New York, Albany, New York, an investment in bank premises. <u>1/</u>
Cleveland	Ohio Citizens Bank, Toledo, Ohio, extension of time to June 5, 1985, within which to acquire the BancOhio National Bank branches in Swanton and Perrysburg, Ohio. <u>1/</u>
Cleveland	Lorain County Bank, Lorain, Ohio, extension of time to September 30, 1985, within which to establish a branch office at 801 Crocker Road, Westlake, Ohio. <u>1/</u>
Richmond	Union Trust Company of Maryland, Baltimore, Maryland, extension of time to March 4, 1986, within which to establish a drive-in facility at 624 Frederick Road, Baltimore County, Maryland. <u>1/</u>
Richmond	First Bank of Ripley, National Association, Ripley, West Virginia, a proposed new bank, proposed merger with The First National Bank of Ripley, Ripley, West Virginia; report to the Comptroller of the Currency on competitive factors. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Jamestown Union Bancshares, Inc., Jamestown, Tennessee, extension of time to May 31, 1985, within which to become a bank holding company through acquisition of Union Bank, Jamestown, Tennessee. 1/
- Chicago Independent Bank - West Michigan, Rockford, Michigan, proposal to merge with First State Bank of Newaygo, Newaygo, Michigan and Western State Bank, Howard City, Michigan, under the charter and title of Independent Bank - West Michigan; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago New St. Charles National Bank, St. Charles, Illinois, proposal to merge with The St. Charles National Bank, Saint Charles, Illinois, under the charter and title of The St. Charles National Bank; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Comerica Incorporated, Detroit, Michigan, extension of time to May 24, 1985, within which to acquire 21.6 percent or more of the voting shares of Pontiac State Bank, Pontiac, Michigan. 1/
- Chicago Universal Corporation, Ypsilanti, Michigan, extension of time to May 31, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The National Bank of Ypsilanti, Ypsilanti, Michigan. 1/
- Chicago First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, extension of time to May 21, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to Mattoon Bank, Mattoon, Illinois. 1/
- St. Louis Farmers Deposit Bank, Eminence, Kentucky, proposal to merge with FDE Bank, Inc., Eminence, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Central Kentucky Bancorp, Inc., Elizabethtown, Kentucky, extension of time to June 19, 1985, within which to redeem an additional 10,000 of its shares. 1/
- St. Louis Pierce City Bancshares, Inc., Monett, Missouri, extension of time to April 16, 1985, within which to redeem 32.2 percent of its shares. 1/

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

ACTIONS OF THE BOARD - Continued

Dallas	Congress National Bancshares, Inc., Austin, Texas, extension of time to May 3, 1985, within which to acquire Congress National Bank, Austin, Texas. <u>1/</u>
Dallas	Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, extension of time to June 2, 1985, within which to acquire The City National Bank of Sulphur Springs, Sulphur Springs, Texas. <u>1/</u>
Dallas	First Beeville Financial Corporation, Beeville, Texas, extension of time to May 24, 1985, within which to acquire The First National Bank of Beeville, Beeville, Texas. <u>1/</u>
San Francisco	Cupertino National Bancorp, Cupertino, California, extension of time to May 28, 1985, within which to acquire Cupertino National Bank, Cupertino, California. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

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

Approved

Cleveland	Cortland Interim Bank, Cortland, Ohio. <u>1/</u>
Dallas	SecurityBank of Arlington, Arlington, Texas. <u>1/</u>
Dallas	Provident Bank-Denton, Denton, Texas. <u>1/</u>

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**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 an offsite electronic facility at Hackensack Medical Center, 22 Hospital Place, Hackensack, New Jersey. <u>1/</u>
Richmond	Putnam County Bank, Hurricane, West Virginia. To establish a branch at State Route 19 and I-64, Hurricane, West Virginia. <u>1/</u>
Atlanta	Sun Bank of Tampa Bay, Florida. To establish a branch at 7545 W. Hillsborough Avenue, Tampa, Florida. <u>1/</u>
Atlanta	Union Bank & Trust Company, Montgomery, Alabama. To establish a branch at 1305 Mulberry Street, Montgomery, Alabama. <u>1/</u>
Chicago	Wisconsin State Bank, Delavan, Wisconsin. To establish a branch at the north side of Geneva Street and along the west side of Bauer Parkway, Delavan, Wisconsin. <u>1/</u>
Chicago	Chemical Bank, Cass City, Michigan. To establish a branch office at 2592 S. VanDyke in Marlette Township, Michigan. <u>1/</u>

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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

New York	Norstar Bank of Upstate NY, Albany, New York, to merge with Oneida National Bank, Utica, New York. <u>1/</u>
Cleveland	Ohio Citizens Bank, Toledo, Ohio, to acquire the assets and assume the liabilities of two branches of BancOhio National Bank, Columbus, Ohio. <u>1/</u>
Cleveland	Cortland Savings & Banking Company, Cortland, Ohio, to acquire Cortland Interim Bank, Cortland, Ohio. <u>1/</u>

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**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

San Francisco	Security Pacific Corporation, Los Angeles, California, grants consent to invest in Security Pacific Asia Futures, Inc., Singapore, and engage in certain futures commission merchant activities.
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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

Chicago	Minooka Bancorp, Inc., Minooka, Illinois, for approval to acquire at least 83.98 percent of the voting shares of Tri-County Bank of Minooka, Minooka, Illinois.
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Approved

Philadelphia	Delaware National Bankshares Corp., Georgetown, Delaware, for approval to acquire 100 percent of the voting shares of Delaware National Bank, Georgetown, Delaware. <u>1/</u>
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1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

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. <u>1/</u>
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. <u>1/</u>
Cleveland	Stebbins Bancshares, Inc., Creston, Ohio, for approval to acquire 100 percent of the voting shares of Stebbins National Bank of Creston, Creston, Ohio. <u>1/</u>
Atlanta	The First BancCrossville, Inc., Crossville, Tennessee, for approval to acquire 100 percent of the voting shares of The First National Bank of Crossville, Crossville, Tennessee. <u>1/</u>
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. <u>1/</u>
Chicago	Farmers Banc, Inc., Tipton, Indiana, for approval to acquire 100 percent of the voting shares of Farmers Loan and Trust Company, Tipton, Indiana. <u>1/</u>
St. Louis	Carlisle Bancshares, Inc., Little Rock, Arkansas, for approval to acquire at least 97.2 percent of the voting shares of Grand Prairie Bancshares, Inc., Carlisle, Arkansas, and indirectly Citizens Bank and Trust, Carlisle, Arkansas. <u>1/</u>
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. <u>1/</u>
Kansas City	First Union Bancorp, Denver, Colorado, for approval to 100 percent of the voting shares of the successor by merger of First Union National Bank of Colorado, Denver, Colorado. <u>1/</u>
Kansas City	Nationwide Bankshares, Inc., West Point, Nebraska, for approval to acquire 100 percent of the voting common shares of Charter West National Bank, West Point, Nebraska, a proposed new bank. <u>1/</u>
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. <u>1/</u>
Dallas	Mount Vernon Bankshares, Inc., Mount Vernon, Texas, for approval

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

ACTIONS OF THE BOARD - Continued

to acquire at least 80 percent of the voting shares of First National Bank of Mount Vernon, Mount Vernon, Texas. 1/

- Dallas Stone Oak Bankshares, Inc., San Antonio, for approval to acquire 100 percent of the voting shares of Stone Oak National Bank, San Antonio, Texas. 1/
- Dallas TexAm Bancshares, Inc., Bridge City, Texas, for approval to acquire 100 percent of the voting shares of Bridge City State Bank, Bridge City, Texas, and Peoples State Bank, Shepherd, Texas.
- Dallas Texas First Financial Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of Dallas International Bank, Dallas, Texas. 1/

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

Withdrawn

- Richmond Central Fidelity Banks, Inc., Richmond, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Poquoson, Poquoson, Virginia. 1/

Returned

- Chicago Suburban Bancorp, Inc., Palatine, Illinois, for approval to acquire 34 percent of the voting shares of Bartlett Bank & Trust Company, Bartlett, Illinois.
- Chicago Westbanco, Inc., Westville, Illinois, for approval to acquire at least 45 percent of the voting shares of Minooka Bancorp, Inc., and indirectly Tri-County Bank of Minooka, Minooka, Illinois.

Approved

- Chicago Bement Bancshares, Inc., Bement, Illinois, for approval to acquire 69 percent of the voting shares of The American Bank, Cerro Gordo, Illinois, and 100 percent of the voting shares of First National Bank of Ivesdale, Ivesdale, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Comprehensive Investment Company, Coon Rapids, Iowa, for approval to acquire 99.6 percent of the voting shares of The Farmers State Bank, Bayard, Iowa. 1/
- Chicago NBD Bancorp, Inc., Detroit, Michigan, for approval to acquire the successor by merger to United Michigan Corporation, Flint, Michigan and indirectly to acquire Genesee Merchants Bank & Trust Co., Flint, Michigan; The Peoples State Bank of Caro, Caro, Michigan; and Community State Bank, Fowlerville, Michigan.
- Chicago Security Bancorp, Inc., Southgate, Michigan, for approval to acquire 100 percent of the voting shares of Imlay City State Bank, Imlay City, Michigan. 1/
- St. Louis Liberty United Bancorp, Inc., Louisville, Kentucky, for approval to acquire through its wholly-owned subsidiary, CF Bancorp, Inc., Louisville, Kentucky, and at least 80 percent of Citizens State Bank, Owensboro, Kentucky. 1/
- Minneapolis GEBS CO, INC., Cochrane, Wisconsin, for approval to acquire at least 90.7 percent of the voting shares of Mondovi State Bank, Mondovi, Wisconsin. 1/
- Dallas Greater Texas Bancshares, Inc., Georgetown, Texas, for approval to acquire 100 percent of the voting shares of National Bank of Oak Hill, Austin, Texas, a proposed new bank. 1/
- Dallas Mustang Financial Corporation, Rio Vista, Texas, for approval to acquire 100 percent of the voting shares of Johnson County Bank, N.A., Cleburne, Texas, a proposed new bank. 1/
- Dallas Provident Bancorp, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Provident Bank-Denton, Denton, Texas, a proposed new bank. 1/

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

Returned

- Kansas City Valley Bancorp, Inc., Brighton, Colorado, for approval to merger with Lyons Bancorp, Inc., Lyons, Colorado, and indirectly acquire Valley Bank of Lyons, Lyons, Colorado. 1/

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

ACTIONS OF THE BOARD - Continued

Approved

Kansas City Founders Bancorporation, Inc., Oklahoma City, Oklahoma, for approval to merge with Commerce Bancshares, Inc., Oklahoma City, Oklahoma, and indirectly acquire Commerce Bank, The Village, Oklahoma.

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

Withdrawn

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

Returned

Kansas City Valley Bancorp, Inc., Brighton, Colorado, a bank holding company with less than \$50 million in consolidated assets to engage in insurance agency activities. 1/

Approved

Richmond NCNB Corporation, Charlotte, North Carolina, for approval of the expansion of data processing transmission and related activities of Florida Interchange Group, Inc., Orlando, Florida. 1/

Chicago NBD Bancorp, Inc., Detroit, Michigan, for approval to acquire United Michigan Mortgage Company, Flint, Michigan, and thereby engaging in making, acquiring or servicing loans or other extensions of credit for its own account or the account of others.

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

ACTIONS OF THE BOARD - Continued

Permitted

- Boston BankEast Corporation, Manchester, New Hampshire, notification of intent to engage in de novo activities (in mortgage banking activities) serving all states located east of the Mississippi River, through an as-yet-to-be-named subsidiary (3/2/85) 3/
- 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 (2/24/85) 3/
- Atlanta CDB Corp., Atlanta, Georgia, notification of intent to engage in de novo activities (applicant may from time to time accumulate excess cash, usually short term, between due dates for interest, principal payments, etc.; applicant intends to loan these excess funds to an affiliated company until needed; loans will be unsecured, demand loans with interest of the prime rate, and will be made in the city of Atlanta; loans are made under Section 22.25(b) (1) of Regulation Y) (2/27/85) 3/
- Atlanta Roswell Bancshares, Inc., Atlanta, Georgia, notification of intent to engage in de novo activities (applicant may from time to time accumulate excess cash, usually short term, between due dates for interest, principal payments, etc.; applicant intends to loan these excess funds to an affiliated company until needed; loans will be unsecured, demand loans with interest of the prime rate, and will be made in the city of Atlanta; loans are made under Section 22.25(b) (1) of Regulation Y) (2/27/85) 3/
- Atlanta TGB Corp., Atlanta, Georgia, notification of intent to engage in de novo activities (applicant may from time to time accumulate excess cash, usually short term, between due dates for interest, principal payments, etc.; applicant intends to loan these excess funds to an affiliated company until needed; loans will be unsecured, demand loans with interest of the prime rate, and will be made in the city of Atlanta; loans are made under Section 22.25(b) (1) of Regulation Y) (2/27/85) 3/
- San Francisco BankAmerica Corporation, San Francisco, California, and Seafirst Corporation, Seattle, Washington, notification of intent to expand the de novo activities (to now include the sale of involuntary unemployment insurance) through its subsidiary, Seafirst Insurance Corporation, Seattle, Washington (3/1/85) 3/

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

ACTIONS OF THE BOARD - Continued

- San Francisco Grant S. Clark Investment Company, Salt Lake City, Utah, and Davis County Bancorporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (in making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company) the activities would be conducted nationwide, through its subsidiary, DCB Capital Corp., Salt Lake City, Utah. (2/27/85) 3/
- San Francisco Pacific Regency Bancorp, El Toro, California, notification of intent to engage in de novo activities (in full payout personal property leasing) these activities would be conducted nationwide, through its subsidiary, Inner Bank Leasing, El Toro, California (3/2/85) 3/

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

ACTIONS OF THE BOARD - Continued

Redemption of Shares

Chicago	First State Bank Holding Company, Lynnnville, Iowa. <u>1/</u>
Kansas City	Pagosa Springs Holding Company, Pagosa Springs, Colorado. <u>1/</u>

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

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

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APPLICATIONS RECEIVED - Continued

of a 25 percent owned joint venture company, Inversiones Atlantida, S.A., Tegucigalpa, Honduras.

New York	Citibank, N.A., New York, New York, prior notification of its intent to make an additional investment in Citibank Oy, Helsinki, Finland.
New York	Citibank, N.A., New York, New York, prior notification of its intent to continue to hold the shares of Saudi American Bank, Riyadh, Saudi Arabia after Bank establishes an initial branch in Istanbul, Turkey.
New York	Irving Trust Company, New York, New York, requests after-the-fact consent to make an additional investment in Banca della Svizzera Italiana, Lugano, Switzerland.
New York	Morgan Guaranty International Finance Corporation, New York, New York: prior notification of its intent to acquire all of the shares of a <u>de novo</u> merchant bank, Morgan Guaranty Australia Limited, Melbourne, Australia, and for Limited to acquire and make an additional investment in Australian United Corporation Ltd., Melbourne, Australia.
San Francisco	Security Pacific Overseas Corp., Los Angeles, California, prior notification of its intent to make an additional, indirect investment in Security Pacific Australia Limited, Sydney, Australia.

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

Boston	First National Vermont Corporation, Springfield, Vermont, for approval to acquire 100 percent of the voting shares of The Caledonia National Bank of Danville, Danville, Vermont. <u>2/</u>
Boston	FNB Bankshares, Bar Harbor, Maine, for approval to acquire 100 percent of the voting shares of The First National Bank of Bar Harbor, Bar Harbor, Maine. <u>2/</u>

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

APPLICATIONS RECEIVED - Continued

New York	American Discount Bankholding Corporation, New York, New York, for approval to acquire 100 percent of the voting shares of Israel Discount Bank of New York, New York, New York. <u>2/</u>
New York	Canandaigua National Corporation, Canandaigua, New York, for approval to acquire 100 percent of the voting shares of The Canandaigua National Bank and Trust Company, Canandaigua, New York. <u>2/</u>
New York	Chemung Financial Corporation, Elmira, New York, for approval to acquire 100 percent of the voting shares of Chemung Canal Trust Company, Elmira, New York. <u>2/</u>
Philadelphia	Community Independent Bank, Inc., Bernville, Pennsylvania, for approval to acquire 100 percent of the voting shares of Bernville Bank, N.A., Bernville, Pennsylvania. <u>2/</u>
Philadelphia	Liberty Bancorp, Inc., Carbondale, Pennsylvania, for approval to acquire 100 percent of the voting shares of Liberty Discount and Savings Bank, Carbondale, Pennsylvania. <u>2/</u>
Philadelphia	Pioneer American Holding Company Corp., Carbondale, Pennsylvania for approval to acquire 100 percent of the voting shares of First National Bank, Carbondale, Pennsylvania. <u>2/</u>
Richmond	First National Corporation, Orangeburg, South Carolina, for approval to acquire 100 percent of the voting shares of First National Bank, Orangeburg, South Carolina. <u>2/</u>
Richmond	FNB Corp., Asheboro, North Carolina, for approval to acquire 100 percent of the voting shares of The First National Bank of Randolph County, Asheboro, North Carolina. <u>2/</u>
Richmond	Hartsville Bancshares, Inc., Hartsville, South Carolina, for approval to acquire 100 percent of the voting shares of The Bank of Hartsville, Hartsville, South Carolina. <u>2/</u>
Atlanta	Commerce National Corporation, Winter Park, Florida, for approval to acquire 100 percent of the voting shares of National Bank of Commerce, Winter Park, Florida, a proposed new bank. <u>2/</u>
Atlanta	First Santa Rosa Holding Corporation, Milton, Florida, for approval to acquire at least 80 percent of the voting shares of First National Bank of Santa Rosa, Milton, Florida. <u>2/</u>

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

APPLICATIONS RECEIVED - Continued

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. <u>2/</u>
Atlanta	U S Bancshares, Morristown, Tennessee, for approval to acquire 80 percent of the voting shares of United Southern Bank of Morristown, Morristown, Tennessee. <u>2/</u>
Chicago	Dentel Bancorporation, Victor, Iowa, for approval to acquire at least 80 percent of the voting shares of Victor State Bank, Victor, Iowa and American Savings Bank, Tripoli, Iowa. <u>2/</u>
Chicago	First Bancorp of Taylorville, Inc., Taylorville, Illinois, for approval to acquire 100 percent of the voting shares of First National Bank in Taylorville, Taylorville, Illinois. <u>2/</u>
Chicago	Minooka Bancorp, Inc., Minooka, Illinois, for approval to acquire at least 83.98 percent of the voting shares of Tri-County Bank of Minooka, Minooka, Illinois. <u>2/</u>
St. Louis	BBA, Inc., Shepherdsville, Kentucky, for approval to acquire at least 80 percent of the voting shares of Bullitt County Bank, Shepherdsville, Kentucky. <u>2/</u>
St. Louis	Mid-Missouri Bancshares, Inc., Nevada, Missouri, for approval to acquire 98.8 percent of the voting shares of Polk County Bank, Bolivar, Missouri. <u>2/</u>
St. Louis	Union Bancshares of Benton, Inc., Benton, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Union Bank of Benton, Benton, Arkansas. <u>2/</u>
Minneapolis	Cattail Bancshares, Inc., Atwater, Minnesota, for approval to acquire at least 99 percent of the voting shares of Atwater State Bank, Atwater, Minnesota and at least 97.87 percent of the voting shares of State Bank of Kimball, Kimball, Minnesota. <u>2/</u>
Kansas City	Bancshares of Knob Noster, Inc., Knob Noster, Missouri, for approval to acquire 100 percent of the voting shares of Knob Noster Bancshares, Inc., Knob Noster, Missouri and indirectly The Bank of Knob Noster, Knob Noster, Missouri. <u>2/</u>
Kansas City	First National BanCor, Inc., Lee's Summit, Missouri, for approval to acquire 100 percent of the voting shares of First National Bank, Lee's Summit, Missouri. <u>2/</u>

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

APPLICATIONS RECEIVED - Continued

Kansas City First Norton Corporation, Norton, Kansas, for approval to acquire 100 percent of the voting shares of First Security Bank and Trust Company, Norton, Kansas. 2/

Kansas City Sooner Southwest Bancshares, Inc., Bristow, Oklahoma, for approval to acquire at least 80.86 percent of the voting shares of Anadarko Bancshares, Inc., Anadarko, Oklahoma and indirectly Anadarko Bank and Trust Co., Anadarko, Oklahoma and Community Bancorporation, Inc., Bristow, Oklahoma, and indirectly Community Bank, Bristow, Oklahoma. 2/

Dallas Cross Plains Bankshares, Inc., Cross Plains, Texas, for approval to acquire 100 percent of the voting shares of Citizens State Bank, Cross Plains, Texas. 2/

Dallas Interstate Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Interstate Bank North, Houston, Texas, a proposed new bank. 2/

Dallas Quinlan Bancshares, Inc., Quinlan, Texas, for approval to acquire 100 percent of the voting shares of Quinlan State Bank, Quinlan, Texas. 2/

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

Philadelphia First Leigh Corporation, Walnutport, Pennsylvania, for approval to acquire 19.99 percent of the voting shares of Albion Bancorp, Inc., Pen Argyl, Pennsylvania and indirectly acquire Pen Argyl National Bank, Pen Argyl, Pennsylvania. 2/

Cleveland First National Cincinnati Corporation, Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares of The Ohio State Bank, Columbus, Ohio. 2/

Atlanta First Commerce Corporation, New Orleans, Louisiana, for approval to acquire 100 percent of the voting shares of The First National Bank of Lake Charles, Lake Charles, Louisiana and Rapides Bank & Trust Company, Alexandria, 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

Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for approval to acquire 100 percent of the voting shares of Heritage Wisconsin Corporation, Milwaukee, Wisconsin and indirectly Heritage Bank, Wauwatosa, Wisconsin, Heritage Bank, Beloit, Beloit, Wisconsin and Heritage Bank of West Bend, West Bend, Wisconsin. 2/

Chicago Second National Corporation, Richmond, Indiana, for approval to acquire at least 24.9 percent of the voting shares of Citizens Banking Company, Lynn, Indiana. 2/

Chicago Southwest Financial Corporation, Evergreen Park, Illinois, for approval to acquire 100 percent of the voting shares of Hickory Creek Bank of New Lenox, New Lenox, Illinois. 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/

Chicago Westbanco, Inc., Westville, Illinois, for approval to acquire at least 45 percent of the voting shares of Minooka Bancorp, Inc., and indirectly Tri-County Bank of Minooka, Minooka, Illinois. 2/

Kansas City Chapman Bancshares, Inc., Chapman, Kansas, for approval to acquire at least 24 percent of the voting shares of First State Bank, Junction City, Kansas. 2/

Kansas City Cook Investment Inc., Beatrice, Nebraska, for approval to acquire 100 percent of the voting shares of Beatrice National Corp., Beatrice, Nebraska and indirectly Beatrice National Bank & Trust, Beatrice, Nebraska. 2/

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

Atlanta First Atlanta Corporation, Atlanta, Georgia, for approval to merge with Bankshares of Georgia, Inc., Montezuma, Georgia and indirectly Bank of Macon County, Macon, Georgia. 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 Commerce Corporation, New Orleans, Louisiana, for approval to merge with First Lafayette Bancorp, Inc., Lafayette, Louisiana and indirectly acquire First National Bank of Lafayette, Louisiana; to merge with City National Bancshares, Inc., Baton Rouge, Louisiana and indirectly acquire City National Bank of Baton Rouge, Baton Rouge, Louisiana. 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**

New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., Kellett N.V., Curacao, Netherlands Antilles, HSBC Holdings B.V., Amsterdam, the Netherlands, Marine Midland Banks, Inc., Buffalo, New York, and Marine Midland National Corporation, Buffalo, New York, for approval to acquire certain assets relating to the automobile leasing operations of First Leasing Corporation, San Leandro, California, and thereby to engage, indirectly through a newly-formed, wholly-owned subsidiary of Marine Midland National Corporation, in certain nonbanking activities.

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 Hongkong Bank of Florida, N.A., North Miami Beach, Florida.

New York Manufacturers Hanover Corporation, New York, New York, to engage de novo through various subsidiaries (selling credit life, disability or involuntary unemployment insurance) (2/27/85)

Atlanta CB&T Bancshares, Inc., Columbus, Georgia, for permission to engage in providing portfolio investment advice to any person and underwriting and dealing in obligations of the U.S., general obligations of states and political subdivisions, and other obligations in which state member banks are authorized to underwrite and deal through the acquisition of Calumet Financial Associates, Inc., Knoxville, Tennessee.

Atlanta First Commerce Corporation, New Orleans, Louisiana, for approval to engage in data processing activities through the acquisition of MSDI Company, Lafayette, Louisiana.

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 Metropolitan Financial Corporation, Baton Rouge, Louisiana, for permission to engage in making and servicing mortgage loans through the acquisition of First Metropolitan Mortgage Corporation, Baton Rouge, Louisiana.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for approval to engage in providing investment advise through the acquisition of Heritage Investment Advisors, Inc., and to engage in full pay-out personal property leasing through the acquisition of Heritage Leasing Corporation, and to engage in activities of a trust company of a fiduciary, agency, or custodial nature through the acquisition of Heritage Trust Company.
Chicago	West Brook Bancshares, Inc., Westchester, Illinois, to engage in insurance agency activities if the bank holding company has \$50 million or less in total consolidated assets through the acquisition of West Brook Insurance Agency, Inc., Westchester, Illinois.
Minneapolis	Park Financial Corporation, St. Louis Park, Minnesota, to engage <u>de novo</u> (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) (2/25/85)
Kansas City	Bancshares of Knob Noster, Inc., Knob Noster, Missouri, for approval to engage in general insurance activities in a town with less than 5,000 persons.
Dallas	United City Corporation, Plano, Texas, to engage <u>de novo</u> (in discount securities brokerage activities including certain securities credit and incidental activities) (2/25/85)
Dallas	Texas Commerce Bancshares, Inc., Houston, Texas, to engage <u>de novo</u> (in providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through Texas Commerce Information Systems, Inc., Houston, Texas (3/1/85)
San Francisco	GCS Bancorp, Gilbert, Arizona, to engage <u>de novo</u> (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through GCS Mortgage Corporation, Scottsdale, Arizona (3/1/85)
San Francisco	Security Pacific Corporation, Los Angeles, California, to engage 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 engaging in full pay-out personal property leasing through the acquisition of Century

APPLICATIONS RECEIVED - Continued

Credit Corporation, Linthicum, Maryland, a joint venture with Frederick Weisman Company.

San Francisco Security Pacific Corporation, Los Angeles, California, to engage in making, acquiring, and/or servicing loans for itself or for others of the type made by consumer finance company and sales finance company and selling credit life and property insurance related to residential manufactured homes and underwriting credit life insurance on consumer loans through the acquisition of the assets of West Region of the Manufactured Housing Financing Department of General Electric Credit Corporation, Stamford, Connecticut.

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.