

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

H.2, 1985 No. 10

**Actions of the Board
Applications and Reports Received
During the Week Ending March 9, 1985**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Statement by Chairman Paul A. Volcker before the House Budget Committee to discuss the economic situation.

The Federal Reserve Board announced a two-part modification in its seasonal credit program, designed to provide further assurance that small-and medium-sized agricultural banks can meet temporary liquidity requirements that might arise in accommodating the needs of their farm borrowers over the forthcoming planting and production cycle.

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.

Regulation B, Equal Credit Opportunity, the Federal Reserve Board issued for public comment revisions to Regulation B that would simplify the regulation and update some of its provisions; comment is requested by June 14, 1985. (Docket No. R-0541)

Boston	Bank of New England Corporation, Boston, Massachusetts, extension of time to June 21, 1985, within which to merge with CBT Corporation, Hartford, Connecticut. <u>1/</u>
Boston	Fleet Financial Group, Inc., Providence, Rhode Island, extension of time to March 3, 1986, within which to establish a foreign subsidiary, FLT Financial NV., Curacao, Netherlands Antilles. <u>1/</u>
New York	CNB National Bank, Canajoharie, New York, proposal to merge with Canajoharie National Bank, Canajoharie, Canajoharie, New York; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Community Bank, Greenville, South Carolina, proposed merger with Community Interim Bank, Greenville, South Carolina, a proposed new bank; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Richmond Community Bancorporation, Inc., Greenville, South Carolina, extension of time to June 12, 1985, within which to become a bank holding company through the acquisition of Community Bank, Greenville, South Carolina. 1/
- Richmond First Carolina Bank & Trust Co., Sanford, North Carolina, a proposed new bank, proposal to acquire the assets of and assume liability to pay deposits made in the Sanford, North Carolina, branch of Northwestern Bank, North Wilkesboro, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First City Bank, New Orleans, Louisiana, proposed merger with FCB Bank, New Orleans, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Evangeline Bank and Trust Company, Ville Platte, Louisiana, proposed merger with EBT Bank, Ville Platte, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First Bankers of Tampa Bay, N.A., St. Petersburg, Florida, proposed merger with First Citizens Bank of Florida, Tampa, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Bank South, N.A., Atlanta, Georgia, proposed merger with Bank of Griffin, Griffin, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First National Bank of Union County, Blairsville, Georgia, proposed merger with Interim First National Bank of Union County, Blairsville, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First National Bank of Camden County, St. Marys, Georgia, proposed merger with First National Bank of Camden Interim Bank, St. Marys, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Mid-Tennessee Bancorp, Inc., Ashland, Tennessee, extension of time to June 4, 1985, within which to become a bank holding company through the acquisition of Ashland City Bank & Trust Company, Ashland City, Tennessee. 1/
- Chicago Premier Bank of Vernon Hills, Vernon Hills, Illinois, an investment in bank premises. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Port Byron State Bank, Port Byron, Illinois, an investment in bank premises. 1/
- Chicago Bank of Boulder Hill, Boulder Hill, Illinois, proposal to merge with Merora State Bank, Montgomery, Illinois, under the charter and title of The Bank of Boulder Hill; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago FNW National Bank, Winnebago, Illinois, proposal to merge with First National Bank of Winnebago, Winnebago, Illinois, under the charter of FNW National Bank and title of First National Bank of Winnebago; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago First of American Bank - Oakland/Macomb, National Association, Pontiac, Michigan, proposal to merge with Community National Bank of Pontiac, Pontiac, Michigan, under the charter and title of First of America Bank-Oakland/Macomb, National Association; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Union National Bancorp, Liberty, Indiana, extension of time to May 20, 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 Union County National Bank of Liberty, Liberty, Indiana. 1/
- St. Louis First State Bank of Dongola, Dongola, Illinois, investment in bank premises. 1/
- Dallas New City National Bank of Sulphur Springs, Sulphur Springs, Texas, proposal to merge with City National Bank of Sulphur Springs, Sulphur Springs, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas New First National Bank of Mount Vernon, Mount Vernon, Texas, proposed merger with First National Bank of Mount Vernon, Mount Vernon, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco CoBank Financial Corporation, San Luis Obispo, California, extension of time to June 10, 1985, within which to acquire Commerce Bank of San Luis Obispo N.A., San Luis Obispo, California, a proposed new bank. 1/
- San Francisco Campbell Bancshares, Campbell, California, extension of time to June 10, 1985, within which to acquire Campbell National Bank, Campbell, California, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - Continued

- San Francisco Burlingame Bancorp, Burlingame, California, extension of time to June 6, 1985, within which to acquire Burlingame Bank & Trust Co., Burlingame, California. 1/
- San Francisco Parclays Bank of California, San Francisco, California, proposed acquisition of the assets and assumption of the liability to pay the deposits in the Los Altos Branch of Union Bank, Los Angeles, California; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

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

New York	Chemical Bank, New York, New York. To establish a branch at AT&T Communications, Inc., 32 Avenue of the Americas, New York, New York. <u>1/</u>
Philadelphia	Princeton Bank, Princeton, New Jersey. To establish a branch office at Larchmont Center, State Highway #38 and Ark Road, Mount Laurel Township, New Jersey. <u>1/</u>
Richmond	United Virginia Bank, Richmond, Virginia. To establish a branch at 1129 Gaskins Road, Richmond, Virginia. <u>1/</u>
Richmond	Central Fidelity Bank, Richmond, Virginia. To establish a branch at Independence Boulevard and Columbus Street, Virginia Beach, Virginia. <u>1/</u>
Atlanta	St. Bernard Bank and Trust Company, Arabi, Louisiana. To establish a branch at the intersection of East Judge Perez Drive and Shell Beach Highway, St. Bernard, Louisiana. <u>1/</u>
Atlanta	Colonial Bank, Montgomery, Alabama. To establish a branch at 425 Birmingham-Montgomery Highway, Jemison, Alabama. <u>1/</u>

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

Kansas City	Arkansas Valley Bancshares, Inc., Broken Arrow, Oklahoma. <u>1/</u>
Kansas City	Capital Bancshares, Inc., St. Joseph, Missouri. <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

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

Forty-Five Day Notification Period Allowed to Expire

New York Citibank Overseas Investment Corporation, Wilmington, Delaware:
no objection to invest in Banque Sud Belge S.A., Charleroi,
Belgium.

Forty-Five Day Notification Period Waived

New York Morgan Guaranty International Finance Corporation, New York,
New York: no objection to acquire all of the shares of a
de novo merchant bank, Morgan Guaranty Australia Limited,
Melbourne, Australia, and for Bank to acquire and make an
additional investment in Australian United Corporation Ltd.,
Melbourne, 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**

Returned

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

Dallas Carlsbad National Bancshares, Inc., Hobbs, New Mexico, for
approval to acquire 100 percent of the voting shares of The
Carlsbad National Bank, Carlsbad, New Mexico. 1/

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.

Approved

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, Pennsylv-
ania. 1/

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

ACTIONS OF THE BOARD - Continued

Cleveland	FBC Bancshares, Inc., Lakeview, Ohio, for approval to acquire 100 percent of the voting shares of The Farmers Banking Company, National Association, Lakeview, Ohio. <u>1/</u>
Atlanta	First City Bancshares, Inc., New Orleans, Louisiana, for approval to acquire 100 percent of the voting shares of First City Bank, New Orleans, Louisiana. <u>1/</u>
Atlanta	Marion County Bancshares, Inc., Hamilton, Alabama, for approval to acquire 100 percent of the voting shares of First National Bank of Hamilton, Hamilton, Alabama. <u>1/</u>
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>1/</u>
Chicago	Cromwell Financial Corp., Cromwell, Indiana, for approval to acquire 100 percent of the voting shares of The Cromwell State Bank, Cromwell, Indiana. <u>1/</u>
Chicago	First Berne Financial Corporation, Berne, Indiana, for approval to acquire 100 percent of the voting shares of First Bank of Berne, Berne, Indiana. <u>1/</u>
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. <u>1/</u>
St. Louis	Macon-Atlanta Bancorp., Inc., Macon, Missouri, for approval to acquire 100 percent of the voting shares of the successor by merger to Macon-Atlanta State Bank, Macon, Missouri. <u>1/</u>
Kansas City	Citibancshares, Inc., Muskogee, Oklahoma, for approval to acquire 100 percent of the voting shares of Citibanc Holding Co., Inc., Muskogee, Oklahoma and indirectly acquire City Bank, Muskogee, Oklahoma. <u>1/</u>
Dallas	Horizon Bankshares, Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of The National Bank of Texas at Fort Worth, Fort Worth, Texas. <u>1/</u>
San Francisco	Founders Bank Corporation, Scottsdale, Arizona, for approval to acquire 100 percent of the voting shares of Founders Bank of Arizona, Scottsdale, Arizona, a proposed new bank. <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 Expand a Bank Holding Company Pursuant to Section
3(a) (3) of the Bank Holding Company Act of 1956Withdrawn

Philadelphia National Penn Bancshares, Inc., Boyertown, Pennsylvania, for approval to acquire an additional 4.9 percent of the voting shares of Chestnut Hill National Bank, Philadelphia, Pennsylvania, a proposed new bank. 1/

Returned

Kansas City Firsttrust, Inc., Cambridge, Nebraska, for approval to acquire at least 24.62 percent of the voting shares of Arapahoe Financial Corp., Arapahoe, Nebraska and indirectly Citizens State Bank of Arapahoe, Arapahoe, Nebraska. 1/

Kansas City Hardin, Inc., Edison, Nebraska, for approval to acquire at least 11.47 percent of the voting shares of Arapahoe Financial Corp., Arapahoe, Nebraska and indirectly Citizens State Bank of Arapahoe, Arapahoe, Nebraska.

Kansas City Western Kansas Investment Corporation, Inc., Winona, Kansas, for approval to acquire at least 24.9 percent of the voting shares of Selden Investment, Inc., Selden, Kansas and indirectly Selden State Bank, Selden, Kansas. 1/

Approved

Atlanta CB&T Bancshares, Inc., Columbus, Georgia, for approval to acquire F&M Bancshares, Inc., Leslie, Georgia, and indirectly acquire Farmers & Merchants, Leslie, Georgia.

Atlanta Dahlonga Bancorp, Inc., Dahlonga, Georgia, for approval to acquire 100 percent of the voting shares of The Bank of Ellijay, Ellijay, Georgia. 1/

Chicago Iowa National Bankshares Corp., Waterloo, Iowa, for approval to acquire 100 percent of the voting shares of Midway Bank & Trust, Cedar Falls, Iowa. 1/

Chicago The Marine Corporation, Milwaukee, Wisconsin, for approval to acquire 100 percent of the voting shares of The Citizens National Bank of Stevens Point, Stevens Point, Wisconsin. 1/

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

ACTIONS OF THE BOARD - Continued

St. Louis Liberty United Bancorp., Inc., Louisville, Kentucky, for approval to acquire through its wholly-owned subsidiary, FTB Bancshares, Inc., Louisville, Kentucky and 100 percent of Fort Thomas-Bellevue Bank, Fort Thomas, Kentucky. 1/

Kansas City FirstBank Holding Company of Colorado, and FirstBank Holding Company, both of Lakewood, Colorado, for approval to acquire 100 percent of the voting shares of FirstBank of Breckenridge, N.A., Breckenridge, Colorado, a proposed new bank. 1/

Dallas United City Corporation, Plano, Texas, for approval to acquire 100 percent of the voting shares of First National Bank in DeSoto, DeSoto, Texas. 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**

Withdrawn

Dallas MCorp, Dallas, Texas, to engage in providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them through the acquisition of Florida Computer Services, Inc., (d/b/a ("Infoserve"), Altamonte Springs, Florida.

Returned

Boston North American Bank Corporation, Farmington, New Hampshire, notification to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company) (2/27/85)

Kansas City Western Kansas Investment Corporation, Inc., Winona, Kansas, to engage in insurance agency activities in a town of less than 5,000 persons through the acquisition of Selden Investment, Inc., Selden, Kansas. 1/

Approved

Atlanta SouthTrust Corporation, Birmingham, Alabama, for approval to acquire 100 percent of the voting shares of Finance South, Inc., Florala, Alabama. 1/

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

ACTIONS OF THE BOARD - Continued

Permitted

- Chicago Northern Trust Corporation, Chicago, Illinois, to engage de novo (in mortgage financing with respect to agricultural real estate and commercial finance with respect to agribusiness) through its subsidiary, Agricultural Services, Inc., Oakbrook Terrace, Illinois. (3/7/85) 3/
- Kansas City Holden Bankshares, Inc., Holden, Missouri, to engage de novo (in selling credit life, disability, or involuntary unemployment insurance) through its subsidiary, T & B Insurance Agency, Holden, Missouri, a partnership (3/8/85) 3/
- Kansas City Selden Investment, Inc., Selden, Kansas, to engage de novo (insurance agency activities in a town of less than 5,000 persons through Selden State Bank Agency, Selden, Kansas) the activity will be conducted in Sheridan, Thomas, Decatur, and Rawlins counties in the State of Kansas (3/5/85) 3/

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Redemption of Shares

Approved

- Kansas City Capital Bancshares, Inc., St. Joseph, Missouri. 1/

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

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

APPLICATIONS RECEIVED

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

Cleveland The Fifth Third Bank of Columbus, Upper Arlington, Ohio. 2/
Richmond The New Bank of Hartsville, Hartsville, South Carolina. 2/

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

Cleveland Metamora Interim Bank, Metamora, Ohio. To merge with Metamora
State Bank, Metamora, Ohio. 2/

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

Cleveland Cortland Savings & Banking Company, Cortland, Ohio. To establish
a branch office at 2610 Elm Street, Warren, Ohio. 2/
Cleveland The Sylvania Savings Bank Company, Sylvania Ohio. To establish
a branch office in The Edison Plaza Building 300 Madison Avenue,
Toledo, Ohio. 2/
New York Chemical Bank, New York, New York. To establish a branch at IBM
Corporation, 30 Saw Mill Road, Hawthorne, Town of Mt. Pleasant,
Westchester County, New York. 2/
St. Louis Commerce Union Bank of Memphis, Memphis, Tennessee. To establish
a branch at 6363 Poplar Avenue, Memphis, Tennessee. 2/
Dallas First State Bank, Dumas, Texas. For permission to establish
and use an off-site electronic facility at Dumas, Texas. 2/
San Francisco Union Bank, Los Angeles, California. To establish a branch in
the vicinity of 2321 West March Lane, Stockton (San Joaquin
County), 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

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

New York	Citicorp, New York, New York, prior notification of its intent to continue to hold the shares of Citicorp International Bank Limited, London England after acquiring all of the shares of Seccombe Marshall & Campion PLC, London, England.
New York	Manufacturers Hanover Corporation, New York, New York, prior notification of its intent to establish a <u>de novo</u> export trading company, Manufacturers Hanover World Trade Corporation, New York, New York.
Richmond	NCNB Corporation, Charlotte, North Carolina, prior notification of its intent to indirectly, through its wholly-owned subsidiary NCNB National Bank of North Carolina, to continue to hold 100 percent of the voting shares of Carolina Bank Limited, London, England after CRL makes a joint venture investment in Parmure Gordon & Co., London, England.
Richmond	NCNB Overseas Corporation, Charlotte, North Carolina, request consent to make an additional investment in its subsidiary, NCNB Spedley 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

New York	BanPonce Corporation, Hato Rey, Puerto Rico, for approval to acquire 100 percent of the voting shares of Banco de Ponce, Ponce, Puerto Rico. <u>2/</u>
New York	Key Bancorp of the Pacific Inc., Anchorage, Alaska, for approval to acquire 100 percent of the voting shares of Alaska Pacific Bancorporation, Anchorage, Alaska and indirectly Alaska Pacific Bank, Anchorage, Alaska and First National Bank of Fairbanks, Fairbanks, Alaska. <u>2/</u>
Atlanta	Community Banks of Florida, Inc., Mims, Florida, for approval to acquire at least 80 percent of the voting shares of Community National Bank, Mims, 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

Chicago Kingsley Banc Corp., Kingsley, Iowa, for approval to acquire at least 89.2 percent of the voting shares of Kingsley State Bank, Kingsley, Iowa. 2/

Chicago Round Lake Bankcorp, Inc., Round Lake, Illinois, for approval to acquire 100 percent of the voting shares of First State Bank of Round Lake, Round Lake, Illinois. 2/

Minneapolis Winona National Holding Company, Winona, Minnesota, for approval to acquire 100 percent of the voting shares of Winona National and Savings Bank, Winona, Minnesota. 2/

Dallas Benson Investment Company, San Antonio, Texas, for approval to acquire 92.08 percent of the voting shares of Kelly Field Bancshares Corporation, San Antonio, Texas and indirectly Kelly Field National Bank, Leon Valley, Texas and Exchange National Bank, San Antonio, Texas. 2/

Dallas Heritage Bankshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Turtle Creek National Bank, Dallas, Texas. 2/

Dallas Independent Community Financial Corp., Dallas, Texas, for approval to acquire at least 51 percent of the voting shares of Coppell Financial Corporation, Dallas, Texas and indirectly Coppell Bank, N.A., Coppell, Texas. 2/

San Francisco Ameriwest Bancor, Inc., Phoenix, Arizona, for approval to acquire 100 percent of the voting shares of Bank of Paradise Valley, Phoenix, Arizona. 2/

San Francisco Banco de Credito del Peru, Lima, Peru, Bethel Investments Inc., Panama City, Panama, Credito del Peru Holding Corporation, Georgetown, Cayman Islands, British West Indies, and CDP Holding (Delaware), Inc., Wilmington, Delaware, for approval to acquire 100 percent of the voting shares of Valencia Bank, Santa Ana, California. 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) (3) of the Bank Holding Company Act of 1956

Boston	Saver's Bancorp, Inc., Littleton, New Hampshire, for approval to acquire 100 percent of the voting shares of North Country Bank, Berlin, New Hampshire. <u>2/</u>
New York	Key Banks Inc., Albany, New York, for approval to acquire 100 percent of the voting shares of Alaska Pacific Bancorporation, Anchorage, Alaska and indirectly Alaska Pacific Bank, Anchorage, Alaska and First National Bank of Fairbanks, Fairbanks, Alaska. <u>2/</u>
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares of The Fifth Bank of Columbus, Upper Arlington, Ohio, a proposed new bank. <u>2/</u>
Richmond	One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of One Valley National Bank of Hurricane, Hurricane, West Virginia, a proposed new bank. <u>2/</u>
Atlanta	Louisiana Bancshares, Inc., Baton Rouge, Louisiana, for approval to acquire 100 percent of the voting shares of The Raceland Bank & Trust Company, Raceland, Louisiana. <u>2/</u>
Chicago	KEECO, INC., Chicago, Illinois, for approval to acquire at least 11.02 percent of the voting shares of Round Lake Bankcorp, Inc., Round Lake, Illinois. <u>2/</u>
Chicago	Northwestco, Inc., Northbrook, Illinois, for approval to acquire 100 percent of the voting shares and 100 percent of nonvoting Class A preferred stock of Lake View Bancorp., Inc., Northbrook, Illinois and Lake View Trust and Savings Bank, Chicago, Illinois. <u>2/</u>
Chicago	Northwestco, Inc., Northbrook, Illinois, for approval to acquire 100 percent of the voting shares and 100 percent of nonvoting Class A and B preferred stock of Northbrook Bancorp, Inc., Northbrook, Illinois and Northbrook Trust & Savings Bank, Northbrook, Illinois. <u>2/</u>
Chicago	Valley Bancorporation, Appleton, Wisconsin, for approval to acquire 100 percent of the voting shares of United Banks of Wisconsin, Inc., Madison, Wisconsin and indirectly United Bank, Madison, Wisconsin and Farmers & Citizens United Bank in Sauk City, Sauk City, Wisconsin and United Bank in Menomonie, Menomonie, Wisconsin and United Bank in Sun Prairie, Sun Prairie, Wisconsin. <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 United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of The Colorado Springs National Bank, Colorado Springs, 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

New York The Chase Manhattan Corporation and Chase Manhattan National Corporation, both of New York, New York, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company, consumer finance company, sales finance company, credit card company, commercial finance company, and factor) (3/7/85)

New York Irving Bank Corporation, New York, New York, to engage de novo in consumer lending and deposit taking through Irving Trust Connecticut, National Association, Stamford, Connecticut, and Irving Trust Georgia, National Association, Atlanta, Georgia.

New York Key Banks Inc., Albany, New York, for approval to engage in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company through the acquisition of Alaska Pacific Mortgage Company, Anchorage, Alaska and All Coast Financial, Inc., San Diego, California and to engage in full pay-out personal property leasing through the acquisition of Pentek Leasing, Inc., San Jose, California.

Cleveland PNC Financial Corp, Pittsburgh, Pennsylvania, to engage de novo in retail sales of gold and silver through its subsidiary, BHC Securities, Inc.

Cleveland Provident Bancorp, Inc., Cincinnati, Ohio, 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 a commercial finance company) (3/7/85)

Richmond Dominion Bankshares Corporation, Roanoke, Virginia, to engage de novo (in providing economic information and advice, statistical forecasting services, and industry studies) the activity would be conducted nationwide through Dominion Trust Company (3/4/85)

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 Irwin Union Corporation, Columbus, Indiana, to engage de novo (in providing portfolio investment advice to any person) through Irwin Union Capital Corporation, Columbus, Indiana (3/8/85)
- Chicago Jesup Bancshares, Inc., Jesup, Iowa, to engage de novo (making, acquiring or servicing loans for itself or for other of the type made by a consumer finance company, mortgage company, commercial finance company, and factor and engaging in full pay-out, personal or real property leasing) (3/8/85)
- Chicago Lakeland Financial Corporation, Warsaw, Indiana, 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 Lakeland Mortgage Corporation, Warsaw, Indiana (3/8/85)
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to expand the activities of Marshall & Ilsley Trust Company of Florida, N.A., Naples, Florida, to include consumer lending and deposit taking.
- Chicago Valley Bancorporation, Appleton, Wisconsin, for approval to engage in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company through the acquisition of United Mortgage of Wisconsin, Inc., Madison, Wisconsin.
- Dallas CNB Financial Corporation, Inc., Taylor, Texas, 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 a consumer finance company) (3/8/85)
- Dallas MCorp, Dallas, Texas, to engage de novo (in providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through MTech, Dallas, Texas (3/4/85)
- San Francisco Canadian Imperial Bank of Commerce, Toronto, Ontario (Canada), and Canadian Imperial Holdings, Inc., Wilmington, Delaware, to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company; engaging in full pay-out real property leasing and acting as an intermediary for the financing of commercial or industrial income-producing real estate equities) through Canadian Imperial Financial Services, Inc., from offices in Houston, Texas. (3/4/85)
- San Francisco Lloyds Bank PLC, London England, to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company) through (corporate title not identified), New Orleans, Louisiana, throughout Louisiana, Alabama and Mississippi (3/7/85)

APPLICATIONS RECEIVED - Continued

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.