

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

**H.2, 1985 No. 6**

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

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

Paul A. Volcker, Chairman, before the Joint Economic Committee to discuss the economic situation.

Paul A. Volcker, Chairman, before the Senate Budget Committee to discuss the economic situation.

Regulation T, Credit by Brokers and Dealers, the Board proposed for comment an amendment to Regulation T that would change the initial margin requirements for the writing of options on equity securities; comment is requested by March 15 (Docket No. R-0538)

Regulation J, amendment to improve the system of notification for nonpayment of checks of \$2,500 or more that are processed through the Federal Reserve; at the same time, the Board approved a proposal to improve notification services offered by the Reserve Banks as part of the check collection process; both actions will become effective in October 1985. (Docket No. R-0522)

Boston	Bank of Boston Corporation, Boston, Massachusetts, extension of time to May 17, 1985, within which to acquire Colonial Bancorp, Inc., Waterbury, Connecticut. <u>1/</u>
Boston	Bank of Boston Corporation, Boston, Massachusetts, extension of time to May 18, 1985, within which to acquire RIHT Financial Corporation, Providence, Rhode Island. <u>1/</u>
New York	Citicorp, New York, New York, extension of time to January 29, 1986, within which to complete its investment in Vickers Da Costa, London, England. <u>1/</u>
New York	Citibank Overseas Investment Corporation, Wilmington, Delaware, extension of time to February 4, 1986, within which to complete its investment in a <i>de novo</i> leasing company, New Leasing Vehicle, Taipei, Taiwan. <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

- Cleveland Ashland Bankshares, Inc., Ashland, Kentucky, extension of time to June 30, 1985, within which to acquire Bank of Ashland, Inc., Ashland, Kentucky. 1/
- Richmond Bank of Virginia, Richmond, Virginia, proposed merger with Citizens Trust Company, Portsmouth, Virginia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond First-Citizens Bank & Trust Company, Raleigh, North Carolina, proposed merger with Farmers Bank, Pilot Mountain, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Hartford Financial Corporation, Hartford, Alabama, extension of time to May 1, 1985, within which to become a bank holding company through the acquisition of City Bank of Hartford, Hartford, Alabama. 1/
- Atlanta Shamrock Holdings, Inc., Evergreen, Alabama, extension of time to April 18, 1985, within which to become a bank holding company through the acquisition of the Union Bank, Repton, Alabama. 1/
- Atlanta First National Bank of the South, Ocean Springs, Mississippi, proposed merger with Metropolitan National Bank, Biloxi, Mississippi, and First State Bank, Gulfport, Mississippi; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago FN Bank, N.A., Dubuque, Iowa, proposal to merge with The First National Bank of Dubuque, Dubuque, Iowa, under the charter of FN Bank, N.A., and title of The First National Bank of Dubuque; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Trivoli State Bank, Trivoli, Illinois, proposal to merge with TSB Bank, Trivoli, Illinois, under the charter of TSB Bank, and title of Trivoli State Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Imlay City State Bank, Imlay City, Michigan, proposal to merge with The Bank of Imlay City, Imlay City, Michigan, under the charter of Imlay City State Bank and title of Security Bank, Imlay City; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

## ACTIONS OF THE BOARD - Continued

- Chicago First of Charlevoix Corp., Charlevoix, Michigan, extension of time to April 19, 1985, within which to become a bank holding company through the acquisition of First State Bank of Charlevoix, Charlevoix, Michigan. 1/
- St. Louis First Bancorp of Mascoutah, Ltd., Mascoutah, Illinois, extension of time to May 19, 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 First National Bank in Mascoutah, Mascoutah, Illinois. 1/
- Minneapolis Anchor Bancorp, Inc., Wayzata, Minnesota, extension of time to May 15, 1985, within which to acquire Exchange State Bank, St. Paul, Minnesota. 1/
- Kansas City Midland Capital Co., Oklahoma City, Oklahoma, extension of time to February 23, 1985, within which to acquire ONB Bancorp, Inc., Chickasha, Oklahoma, and indirectly Oklahoma National Bank and Trust Company, Chickasha, Oklahoma. 1/
- Kansas City First National Bankshares of Sheridan, Sheridan, Wyoming, extension of time to April 28, 1985, within which to acquire Ranchester State Bank, Ranchester, Wyoming. 1/
- Dallas New Lake Providence Bank, Lake Providence, Louisiana, proposed merger with First National Bank of Lake Providence, Lake Providence, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Gladewater State Bank, Gladewater, Texas, proposed merger with First State Bank, Gladewater, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Fort Hood National Bank, Fort Hood, Texas, proposed merger with Fort Hood Bank, N.A., Fort Hood, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Interfirst Corporation, Dallas, Texas, extension of time to April 4, 1985, within which to acquire InterFirst Bank North, Austin, Texas, a proposed new bank. 1/
- Dallas City National Bancshares, Inc., Carrollton, Texas, extension of time to March 10, 1985, within which to acquire City National Bank-Furneaux Creek, Carrollton, Texas, a proposed new bank. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to June 3, 1985, within which to acquire Texas Commerce Bank-Richardson, N.A., Richardson, Texas, a proposed new bank. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to June 3, 1985, within which to acquire Texas Commerce Bank-Brookhollow, N.A., Dallas, Texas, a proposed new bank. 1/
- Dallas First Houston Bancshares, Inc., Houston, Texas, extension of time to April 27, 1985, within which to acquire Houston National Bank, Houston, Texas, a proposed new bank. 1/
- San Francisco Greater Pacific Bank, Albany, Oregon, proposed merger with Western Security Bank, Salem, Oregon, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco First State Bancshares, Thousand Oaks, California, extension of time to May 14, 1985, within which to acquire First State Bank of The Oaks, Thousand Oaks, California. 1/

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

**ACTIONS OF THE BOARD - Continued**

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

Approved

Atlanta Trust Company Bank, Atlanta, Georgia. To establish a branch located at 11515 Alpharetta Highway, Roswell, Georgia. 1/

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

Not Disapproved

St. Louis State National Bancorp of Frankfort, Inc., Frankfort, Kentucky. 1/

San Francisco Cottonwood Bancorporation, Salt Lake City, Utah. 1/

San Francisco Alex Brown Financial Group, Sacramento, California. 1/

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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

New York Citibank International, Miami, Florida: grants consent to act as an insurance agent or broker in the United States with respect to insurance on international commercial risks and to invest in one or more domestic subsidiaries to be engaged exclusively in the proposed activity.

**Forty-Five Day Notification Period Allowed to Expire**

New York Manufacturers Hanover International Finance Corporation, New York, New York: no objection to establish, indirectly through a de novo holding company, Manufacturers Hanover Australia (Holdings) Limited, Sydney, Australia, a de novo merchant bank, Manufacturers Hanover Australia Limited, Sydney, Australia.

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

## ACTIONS OF THE BOARD - Continued

Chicago Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois: no objection to establish a foreign branch in Hong Kong.

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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 Lafayette Bancorporation, Lafayette, Indiana, for approval to acquire 100 percent of the voting shares of The Lafayette Bank and Trust Company, Lafayette, Indiana.

Approved

Boston First Colebrook Bancorp, Inc., Colebrook, New Hampshire, for approval to acquire 100 percent of the voting shares of The First Colebrook Bank, Colebrook, New Hampshire. 1/

Cleveland Lincoln Bancshares, Inc., Stanford, Kentucky, for approval to acquire at least 80 percent of the voting shares of Lincoln County National Bank, Stanford, Kentucky. 1/

Chicago First Clay Corp., Brazil, Indiana, for approval to acquire 100 percent of the voting shares of First Bank and Trust Company of Clay County, Brazil, Indiana. 1/

Chicago I.S.B. BANCORPORATION, INC., Hampton, Iowa, for approval to acquire 100 percent of the voting shares of Iowa Savings Bank, Woodbine, Iowa, a proposed new bank. 1/

St. Louis Mainline Bankshares of Portland, Inc., Portland, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Peoples Bank, Portland, Arkansas. 1/

St. Louis National City Bancshares, Inc., Evansville, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The National City Bank of Evansville, Evansville, Indiana. 1/

Minneapolis Johnco Bancshares, Inc., Whitehall, Wisconsin, for approval to acquire at least 80.7 percent of the voting shares of John O. Melby & Co. Bank, Whitehall, Wisconsin. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Dallas First Tule Bancorp, Inc., Tulia, Texas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Tulia, Tulia, Texas. 1/
- Dallas Georgetown National Bank Holding Company, Georgetown, Texas, for approval to acquire 100 percent of the voting shares of Georgetown National Bank, Georgetown, Texas. 1/
- Dallas Southshares, Inc., Laredo, Texas, for approval to acquire at least 80 percent of the voting shares of South Texas National Bank of Laredo, Laredo, Texas. 1/
- San Francisco FirstBank Holding Company of California, Lakewood, California, for approval to acquire 100 percent of the capital stock of First National Bank, Palm Desert, California, a proposed new bank. 1/

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

Returned

- New York Chemical New York Corporation, New York, New York, for approval to acquire 100 percent of the voting shares of Chemical National Bank, Jericho, New York, a proposed new bank. 1/
- St. Louis Kentucky Southern Bancorp, Inc., Bowling Green, Kentucky, for approval to acquire 100 percent of the voting shares of Citizens Bank & Trust Company, Glasgow, Kentucky. 1/
- Kansas City Commerce Group, Inc., Lincoln, Nebraska, for approval to retain 3 industrial banks and to operate these institutions as banks: Commerce Savings Lincoln, Inc., Lincoln, Nebraska; Commerce Savings Scottsbluff, Inc., Scottsbluff, Nebraska and Commerce Savings Columbus, Inc., Columbus, Nebraska.
- Kansas City Commerce Group, Inc., Lincoln, Nebraska, for approval to acquire 100 percent of the voting shares of Commerce Group Kearney, Inc., Kearney, Nebraska and indirectly First National Bank and Trust Company of Kearney, Kearney, Nebraska; Commerce Group Hastings, Inc., Lincoln, Nebraska, and indirectly City National Bank and Trust Co., Hastings, Nebraska; Commerce Group West Point, Inc., Lincoln, Nebraska, and indirectly The First National Bank of West Point, West Point, Nebraska; Commerce Group Grand Island, Inc., Grand Island, Nebraska and indirectly The Overland National

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

## ACTIONS OF THE BOARD - Continued

Bank of Grand Island, Grand Island, Nebraska and Commerce Group North Platte, Inc., North Platte, Nebraska and indirectly North Platte National Bank, North Platte, Nebraska (formerly North Platte State Bank.)

Approved

- Cleveland Commonwealth Trust Bancorp, Inc., Covington, Kentucky, for approval to acquire at least 52.53 percent of the voting shares of The Farmers Bank (Butler, Kentucky), Butler, Kentucky. 1/
- Richmond Bank of Virginia Company, Richmond, Virginia, for approval to acquire 100 percent of the voting shares of Bank of Virginia, National Association, Richmond, Virginia. 1/
- Richmond Farmers National Bancorp, Annapolis, Maryland, for approval to acquire 100 percent of the voting shares of the successor by merger to Atlantic National Bank, Ocean City, Maryland. 1/
- Atlanta Landmark Banking Corporation of Florida, Ft. Lauderdale, Florida and Preferred Equity Investors of Florida, Inc., Knoxville, Tennessee, for approval to acquire 100 percent of the voting shares of Landmark Bank of Seminole County, Casselberry, Florida, a proposed new bank. 1/
- Chicago Bankmanagers Corp., Milwaukee, Wisconsin, for approval to acquire 100 percent of Park Bank East, Milwaukee, Wisconsin, a proposed new bank. 1/
- St. Louis InvestArk Bankshares, Inc., Stuttgart, Arkansas, for approval to acquire at least 80.1 percent of the voting shares of North Central Financial Corporation, Melbourne, Arkansas and indirectly The Bank of North Arkansas, Melbourne, Arkansas. 1/
- Minneapolis Park Financial of St. Paul, Inc., St. Paul, Minnesota, for approval to acquire 100 percent of the voting shares of Citizens State Bank of Montgomery, Montgomery, Minnesota. 1/
- Kansas City Erick Bancorporation, Inc., Erick, Oklahoma, for approval to acquire 100 percent of the voting shares of First American Bank Erick, Oklahoma. 1/
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of United Bank of University Hills, N.A., Denver, Colorado, a proposed new bank. 1/

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



**ACTIONS OF THE BOARD - Continued**

Dallas Moody Bancshares, Inc., Galveston, Texas, for approval to acquire 100 percent of the voting shares of The South Shore Harbour National Bank, League City, Texas, a proposed new bank and to acquire at least 51 percent of the voting shares of The Moody National Bank of Galveston, Galveston, Texas. 1/

**Denied**

Cleveland Pikeville National Corporation, Pikeville, Kentucky, for approval to acquire 100 percent of the voting shares of First Guaranty Bank of Martin, Martin, Kentucky.

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

Kansas City Commerce Group, Inc., Lincoln, Nebraska, for approval to indirectly acquire Commerce Affiliated Life Insurance Company, Phoenix, Arizona (through the acquisition of Commerce Group, Kearney, Inc., Commerce Group Hastings, Inc., Commerce Group West Point, Inc., Commerce Group Grand Island, Inc. and Commerce Group North Platte, Inc.) and to indirectly acquire West Point Insurance Agency, West Point, Nebraska (through the acquisition of Commerce Group West Point, Inc.)

**Approved**

New York The Chase Manhattan Corporation, New York, New York, for approval to acquire The Chase Manhattan National Bank of Ohio, Cleveland, Ohio, that will engage in consumer and commercial lending.

New York The Chase Manhattan Corporation, New York, New York, for approval to acquire The Chase Manhattan National Bank of Arizona, Phoenix, Arizona and The Chase Manhattan National Bank of California, Newport Beach, California, that will engage in consumer and commercial lending.

New York The Chase Manhattan Corporation, New York, New York, for approval to acquire The Chase Manhattan National Bank of Minnesota, Bloomington, Minnesota, that will engage in consumer and commercial lending.

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

## ACTIONS OF THE BOARD - Continued

- New York           The Chase Manhattan Corporation, New York, New York, for approval to acquire The Chase Manhattan National Bank of Illinois, Chicago, Illinois, that will engage in consumer and commercial lending.
- 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 commercial finance operations of Unibanc Trust Company, Chicago, Illinois. 1/
- New York           J. P. Morgan & Co. Incorporated, New York, New York, for approval to retain shares of Morgan Futures Corporation, New York, New York, in executing and clearing, on major commodity exchanges, futures contracts on stock indexes and options on such futures contracts.
- Chicago            FIRST STATE BANCORP OF MONTICELLO, Monticello, Illinois, for approval to acquire Eskridge Agency, Inc., Hammond, Illinois, thereby acting as general insurance agent in a community that has a population not exceeding 5,000. 1/
- Chicago            Valley Bancorporation, Appleton, Wisconsin, for approval to acquire BANCWIS Leasing Company, Inc., Janesville, Wisconsin. 1/
- Kansas City        Worland Holding Company, Worland, Wyoming, for approval to continue to indirectly engage in the sale of credit related insurance through its subsidiary, Worland Securities Corporation, Worland, Wyoming. 1/

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

## ACTIONS OF THE BOARD - Continued

Permitted

- New York Chemical New York Corporation, New York, New York, notification of intent to make credit related involuntary unemployment insurance available through certain of its subsidiaries including but not limited to Chemical Bank, Sunamerica and Chemical Financial Services Corporation. Chemical New York Corporation will offer this kind of insurance throughout the entire United States in accord with applicable state insurance laws and regulations. (2/5/85) 3/
- New York Republic New York Corporation, New York, New York; Saban, S.A., Panama City, Republic of Panama; Republic Holding, S.A., City of Luxembourg, Grand Duchy of Luxembourg; Trade Development Finance (Netherlands Antilles), N.V., The Netherlands Antilles; Trade Development Holland Holding N.V., Amsterdam, The Netherlands, notification of intent to engage in de novo activities (to perform trust services, including estate administration; testamentary trust administration; investment advisory and management services; custodianship; guardianship (property); escrow; and life insurance trust administration) through its subsidiary, Republic New York Trust Company of Florida, N.A. (2/5/85) 3/
- Kansas City Greater Metro Bank Holding Company, Aurora, Colorado, notification of intent to engage in de novo activities (in the sale of any insurance directly related to an extension of credit and level term insurance will only be sold with single payment loans) at two locations: 10660 East Colfax, Aurora and 13731 East Mississippi, Aurora, both in Colorado, through its subsidiary, Greater Metro Insurance Agency, Inc. (2/6/85) 3/
- San Francisco Marathon Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in mortgage banking activities) through its subsidiary, Marathon Bancorp Mortgage Corporation, Los Angeles, California (2/9/85) 3/

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

ACTIONS OF THE BOARD - Continued

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Redemption of Shares

Atlanta	<u>Approved</u> Union Bancshares, Inc., Livingston, Tennessee. <u>1/</u>
Minneapolis	Hanisch Bankshares, Ltd., Crosby, North Dakota. <u>1/</u>

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

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

- Philadelphia      Princeton Bank, Princeton, New Jersey. To establish a branch office to be located at Larchmont Center, State Highway #38 and Oak Road, Mount Laurel Township, New Jersey. 2/
- Richmond          Central Fidelity Bank, Richmond, Virginia. To establish a branch at Independence Boulevard and Columbus Street, Virginia Beach, Virginia. 2/
- Richmond          First Virginia Bank of Tidewater, Norfolk, Virginia. To establish a branch at 1008 Independence Boulevard, Virginia Beach, Virginia. 2/
- Atlanta            Mega Bank, Miami, Florida. To establish a branch located at the northwest corner of S.W. 152nd Street and 137th Avenue, Miami, Florida. 2/

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

- Dallas            Provident Bank-Denton, Denton, Texas. 2/
- Dallas            Security Bank of Arlington, Arlington, Texas. 2/

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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**

- New York          The Chase Manhattan Bank, N.A., New York, New York: requests specific consent to engage through its branch in Pakistan in purchase/repurchase arrangements involving goods and real property that are the functional equivalent of extensions of credit, and leasing real property if the lease serves as the functional equivalent of an extension of credit to the lessee.

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 Establish an Overseas Branch of a Member Bank  
Pursuant to Section 25 of the Federal Reserve Act**

Philadelphia      The Philadelphia National Bank, Philadelphia, Pennsylvania,  
prior notification of its intent to establish a branch  
office in the U. S. Virgin Islands.

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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              Seconn Holding Company, Waterford, Connecticut, for approval to  
acquire 100 percent of the voting shares of Bank of South-  
eastern Connecticut, Waterford, Connecticut, a proposed new  
bank. 2/

Atlanta             Evangeline Bancshares, Inc., Ville Platte, Louisiana, for  
approval to acquire 100 percent of the voting shares of The  
Evangeline Bank and Trust Company, Ville Platte, Louisiana. 2/

Atlanta             Peoples Financial Corporation, Biloxi, Mississippi, for approval  
to acquire 100 percent of the voting shares of The Peoples  
Bank of Biloxi, Biloxi, Mississippi. 2/

Chicago             Home National Corporation, Thorntown, Indiana, for approval to  
acquire 100 percent of the voting shares of The Home National  
Bank of Thorntown, Thorntown, Indiana. 2/

Chicago             I.S.B. BANCORPORATION, INC., Hampton, Iowa, for approval to  
acquire 100 percent of the voting shares of Iowa Savings Bank,  
Woodbine, Iowa, a proposed new bank. 2/

Chicago             Lafayette Bancorporation, Lafayette, Indiana, for approval to  
acquire 100 percent of the voting shares of The Lafayette  
Bank and Trust Company, Lafayette, Indiana. 2/

St. Louis           Martinsburg Bancorp, Inc., Martinsburg, Missouri, for approval  
to acquire 100 percent of the voting shares of Martinsburg Bank,  
Martinsburg, Missouri. 2/

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. 2/

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

## APPLICATIONS RECEIVED - Continued

Dallas 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 acquire Kelly Field National Bank, Leon Valley, Texas and Exchange National Bank, San Antonio, 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**

Atlanta Allied Bankshares, Inc., Thomson, Georgia, for approval to acquire 100 percent of the voting shares of Bank of Rutledge, Rutledge, Georgia. 2/

Atlanta Dahlonga Bancorp, Inc., Dahlonga, Georgia, for approval to acquire 100 percent of the voting shares of The Bank of Ellijay, Ellijay, Georgia. 2/

Atlanta SunTrust Banks, Inc., Atlanta, Georgia, for approval to indirectly acquire Hernando Banking Corporation, Brooksville, Florida and Hernando State Bank, Brooksville, Florida. 2/

Chicago Heritage Racine Corporation, Racine, Wisconsin, for approval to acquire 100 percent of the voting shares of American State Bank, Kenosha, Wisconsin. 2/

St. Louis Bancenter One Group, Inc., Ellisville, Missouri, for approval to acquire 100 percent of the voting shares or assets of Bankcenter One/St. Charles, N.A., St. Charles, Missouri, a proposed new bank. 2/

Kansas City Adams Bankcorp, Inc., Northglenn, Colorado, for approval to acquire 100 percent of the voting shares of Citywide Bank of Thornton, Thornton, Colorado, a proposed new bank. 2/

Kansas City Erick Bancorporation, Inc., Erick, Oklahoma, for approval to acquire 100 percent of the voting shares of First American Bank, Erick, Oklahoma. 2/

Kansas City Firstrust, 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. 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 Hardin, Inc., Edison, Nebraska, for approval to acquire 11.47 percent of the voting shares of Arapahoe Financial Corp., Arapahoe, Nebraska and indirectly Citizens State Bank of Arapahoe, Arapahoe, Nebraska. 2/
- Kansas City Western Kansas Investment Corporation, Inc., Winona, Kansas, for approval to acquire 24.9 percent of the voting shares of Selden Investment, Inc., Selden, Kansas and indirectly Selden State Bank, Selden, Kansas. 2/
- Dallas First Bancorporation of Cleveland, Cleveland, Texas, for approval to acquire 100 percent of the voting shares of First Bank of Conroe, Conroe, Texas, a proposed new bank. 2/
- Dallas Victoria Bankshares, Inc., Victoria, Texas, for approval to acquire 100 percent of the voting shares of First Schulenburg Financial Corporation, Schulenburg, Texas and indirectly acquire First National Bank of Schulenburg, Schulenburg, Texas. 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**

- Cleveland Hyden Citizens Bancorp, Inc., Hyden, Kentucky, for approval to merge with Farmers State Bancorp, Inc., Booneville, Kentucky and indirectly Farmers State Bank, Booneville, Kentucky. 2/
- Atlanta Sun Banks, Inc., Orlando, Florida, for approval to merge with Hernando Banking Corporation, Brooksville, Florida and indirectly Hernando State Bank, Brooksville, Florida. 2/

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

- Boston Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities (in credit related insurance activities) on a nationwide basis, through its subsidiary, Fleet Insurance Agency, Inc. (2/8/85)

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

- Richmond Mercantile Bankshares Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (in selling credit life and disability insurance) the activities would be nationwide, through its subsidiary, MBC Agency, Inc. (2/8/85)
- 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) (1/28/85)
- 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) (1/28/85)
- Atlanta SouthTrust Corporation, Birmingham, Alabama, for approval to acquire Finance South, Incorporated, Florala, Alabama.
- Atlanta Tennessee Eastern Bancshares, Inc., Oak Ridge, Tennessee, for approval to acquire Springbrook Insurance Agency, Inc., Knoxville, Tennessee, thereby engaging in underwriting credit life and accident and health insurance.
- 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) (1/28/85)
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin, notification of intent to engage in de novo activities (in originating, acquiring, selling, and servicing residential and commercial mortgage loans as well as making construction and development mortgage loans, and performing such other incidental activities necessary to conduct a mortgage banking business) at 2040 West Wisconsin Avenue, Milwaukee, Wisconsin, these activities would be conducted in all fifty states, through its subsidiary Richter-Schroeder Co., Inc. (2/11/85)

**APPLICATIONS RECEIVED - Continued**

- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to indirectly acquire 100 percent of the outstanding shares of Valley View, Inc., a general insurance agency in Bloomington, Minnesota, a community with a population exceeding 5,000.
- Kansas City First Cordell Banco, Inc., Cordell, Oklahoma, for approval to acquire Fleming Insurance Agency, Cordell, Oklahoma, thereby engage in general insurance activities in Cordell, Oklahoma, a town with a population not exceeding 5,000.
- Kansas City Holden Bankshares, Inc., Holden, Missouri, notification of intent to engage in de novo activities (in selling credit life, disability, or involuntary unemployment insurance) through its subsidiary, T & B Insurance Agency, Holden, Missouri, a partnership (2/8/85)
- Kansas City Selden Investment, Inc., Selden, Kansas, notification of intent to engage in de novo activities (an 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 (2/4/85)
- Kansas City Western Kansas Investment Corporation, Inc., Winona, Kansas, for approval to engage in 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.
- San Francisco First Interstate Bancorp, Los Angeles, California, to engage de novo in consumer lending and deposit taking through First Interstate Bank of Orlando, N.A., Orlando, Florida; First Interstate Bank of Chicago, N.A., Chicago, Illinois; First Interstate Bank of Pittsburgh, N.A., Pittsburgh, Pennsylvania; and First Interstate Bank of Philadelphia, N.A., Philadelphia, Pennsylvania.

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**REPORTS RECEIVED**

None.

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**APPLICATIONS RECEIVED - Continued**

**PETITIONS FOR RULEMAKING**

None.