

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

**H.2, 1985 No. 11**

**Actions of the Board  
Applications and Reports Received  
During the Week Ending March 16, 1985**

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

The Federal Reserve Board announced it is suspending further processing of the pending applications from bank holding companies to acquire nonbank banks.

Regulations G, T, and U, amendment to margin regulations excluding face-amount certificates from the definition of margin security and permitting broker-dealers to sell them without violating the arranging prohibition of Regulation T (Docket No. R-0543)

Regulation G, proposed amendment that would give savings and loan associations and other lenders the same authority as banks to extend credit to employee stock ownership plans; comment is requested by April 19. (Docket No. R-0529)

The Federal Reserve Board announced the restructuring of the current Division of Data Processing into two new divisions of distinctly separable functions--the Division of Computing Services and the Division of Information Services.

Boston	Indian Head Bank - North, Littleton, New Hampshire, proposed merger with Whitefield Savings Bank and Trust Company, Whitefield, New Hampshire; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
New York	Chase Manhattan Corporation, New York, New York, extension of time to make an investment in Seadocs Registry Limited. <u>1/</u>
Richmond	NBS National Bank, Hinton, West Virginia, a proposed new bank, proposed merger with National Bank of Summers, Hinton, West Virginia; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Highlands Bankshares, Inc., Petersburg, West Virginia, extension of time to May 17, 1985, within which to become a bank holding company through the acquisition of The Grant County Bank, Petersburg, West Virginia. <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

- Richmond First Interim National Bank, Orangeburg, South Carolina, a proposed new bank, proposed consolidation with First National Bank, Orangeburg, South Carolina; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Center National Bank, Asheboro, North Carolina, a proposed new bank, proposed consolidation with The First National Bank of Randolph County, Asheboro, North Carolina; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Safrabank, Miami, Florida, extension of time to November 11, 1985, within which to open a branch at 1451 Brickell Avenue, Miami, Florida. 1/
- Atlanta First National Bank of Alma, Alma, Georgia, proposed merger with Alma Interim National Bank, Alma, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Jasper Banking Company, Jasper, Georgia, proposed merger with JBC Interim, Inc., Jasper, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First Commercial Bank of Manatee County, Bradenton, Florida, proposed merger with Manatee Interim Bank, Bradenton, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Bank of Anniston, Anniston, Alabama, proposed merger with Interim Bank of Anniston, Anniston, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Suntrust Banks, Inc., Atlanta, Georgia, extension of time to July 7, 1985, within which to become a bank holding company through the acquisition of Sunbanks, Inc., Orlando, Florida, and Trust Company of Georgia, Atlanta, Georgia, and the proposal by TCG Sub, Inc., Atlanta, Georgia, to merge with Trust Company of Georgia, Atlanta, Georgia. 1/
- Atlanta The Queensboro Company, Louisville, Georgia, extension of time to June 18, 1985, within which to become a bank holding company through the acquisition of The First National Bank of Louisville, Louisville, Georgia. 1/
- Atlanta Guaranty Capital Corporation, Mamou, Louisiana, extension of time to June 21, 1985, within which to become a bank holding company through the acquisition of Guaranty Bank of Mamou, Mamou, Louisiana. 1/

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

## ACTIONS OF THE BOARD - Continued

- Atlanta First Alabama Bank, Montgomery, Alabama, a subsidiary of First Alabama Bankshares, Inc., Montgomery, Alabama, proposed merger with 20 other subsidiary banks throughout Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Citizens Commercial & Savings Bank, Flint, Michigan, an investment in bank premises. 1/
- Chicago Davenport Bank and Trust Company, Davenport, Iowa, an investment in bank premises. 1/
- Chicago University Bank and Trust Company, Ames, Iowa, acquisition of assets and assumption of liability to pay deposits made in Union Story Trust & Savings Bank, Ames, Iowa; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago American State Bank, Kenosha, Wisconsin, proposed merger with HRC Bank, Racine, Wisconsin, under the charter and title of American State Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Malta Bancshares, Inc., Malta, Illinois, extension of time to June 14, 1985, within which to acquire 50.1 percent of the voting shares of State Bank of Paw Paw, Illinois, Paw Paw, Illinois. 1/
- St. Louis Charterbank St. Louis, N.A., St. Louis, Missouri, proposed merger with The Boatmen's National Bank of St. Louis, St. Louis, Missouri; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Charterbank Springfield, N.A., Springfield, Missouri, proposed merger with The Boatmen's National Bank of Springfield, Springfield, Missouri; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis First National Bank of Wynne, Wynne, Arkansas, proposal to merge with First Interim National Bank, Wynne, Arkansas; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis First National Bank of Mascoutah, Mascoutah, Illinois, proposal to merge with Interim National Bank in Mascoutah, Mascoutah, Illinois; report to the Comptroller of the Currency 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

Kansas City	United Banks of Colorado, Inc., Denver, Colorado, extension of time to June 26, 1985, within which to acquire IntraWest Bank of Colorado Springs, N.A., Colorado Springs, Colorado. <u>1/</u>
Kansas City	United Banks of Colorado, Inc., Denver, Colorado, extension of time to July 18, 1985, within which to acquire IntraWest Bank of Boulder, N.A., Boulder, Colorado. <u>1/</u>
Dallas	First of Groves Corporation, Groves, Texas, extension of time to April 12, 1985, within which to acquire First National Bank of Silsbee, Silsbee, Texas. <u>1/</u>
Dallas	Jackson Bancorp, Inc., Jonesboro, Louisiana, extension of time to June 19, 1985, within which to acquire Jackson Parish Bank, Jonesboro, Louisiana. <u>1/</u>
San Francisco	Citizens Western Corporation, San Diego, California, extension of time to June 5, 1985, within which to acquire Citizens Western Bank, San Diego, California. <u>1/</u>
San Francisco	Bank of Stanwood, Stanwood, Washington, proposed merger with Rainier National Bank, Seattle, Washington, under the charter and title of the latter; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
San Francisco	Phantom First Interstate Bank of Alaska, Anchorage, Alaska, proposed merger with First Interstate Bank of Alaska, Anchorage, Alaska, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. <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 Establish a Domestic Branch Pursuant to  
Section 9 of the Federal Reserve Act**

Approved

Richmond First Virginia Bank of Tidewater, Norfolk, Virginia, to establish  
a branch at 1008 Independence Boulevard, Virginia Beach,  
Virginia. 1/

Richmond Pee Dee State Bank, Timmons ville, South Carolina, to establish  
a branch at 2000 W. Palmetto Street, Florence, South Carolina. 1/

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

Approved

St. Louis Merchants & Farmers Bank, Columbus, Mississippi to merge with  
Tombigbee Bank & Trust Company, Fulton, Mississippi. 1/

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

Not Disapproved

New York Somerset Bancorp, Inc., Somerset, New Jersey. 1/

Atlanta Marion Bancshares, Inc., Jasper, Tennessee. 1/

Kansas City Enders Company, Enders, Nebraska. 1/

St. Louis First Corporation, Henderson, Kentucky. 1/

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

## ACTIONS OF THE BOARD - Continued

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

Chicago University Bancorp, Inc., University Park, Illinois, for approval to acquire 80 percent or more of the voting shares of Heritage Bank of University Park, University Park, Illinois.

Approved

Boston Olde Windsor Bancorp, Inc., Windsor, Connecticut, for approval to acquire 100 percent of the voting shares of Windsor Bank and Trust Company, Windsor, Connecticut. 1/

Boston Seconn Holding Company, Waterford, Connecticut, for approval to acquire 100 percent of the voting shares of The Bank of Southeastern Connecticut, Waterford, Connecticut, a proposed new bank. 1/

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. 1/

Atlanta First American Bancshares, Inc., New Orleans, Louisiana, for approval to acquire at least 95.1 percent of the voting shares of American Bank & Trust Company, New Orleans, Louisiana.

Atlanta First National Bancshares, Inc., Jacksonville, Florida, for approval to acquire 80 percent of the voting shares of First National Bank of Jacksonville, Jacksonville, Florida. 1/

Atlanta Kisco Financial Corporation, Miami, Florida, for approval to acquire at least 98.94 percent of the voting shares of Kislak National Bank, North Miami, Florida (formerly Peoples Liberty National Bank of North Miami). 1/

Atlanta Peoples Financial Corporation, Biloxi, Mississippi, for approval to acquire 100 percent of the voting shares of The Peoples Bank of Biloxi, Biloxi, Mississippi. 1/

Chicago C.S.B. Bancorporation, Inc., Hampton, Iowa, for approval to acquire 100 percent of the voting shares of Citizens Savings Bank, Afton, Iowa, a proposed new bank. 1/

Chicago FM Bancorp, Inc., Paxton, Illinois, for approval to acquire 100 percent of the voting shares of Farmers-Merchants National Bank of Paxton, Paxton, Illinois. 1/

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

## ACTIONS OF THE BOARD - Continued

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. <u>1/</u>
Chicago	Merchants Bancorp, Inc., Aurora, Illinois, for approval to acquire 100 percent of the voting shares of The Bank of Boulder Hill, Montgomery, Illinois. <u>1/</u>
St. Louis	Egypt Bancorp, Inc., Marion, Illinois, for approval to acquire at least 80 percent of the voting shares of Bank of Egypt, Marion, Illinois. <u>1/</u>
St. Louis	Martinsburg Bancorp, Inc., Martinsburg, Missouri, for approval to acquire 100 percent of the outstanding shares of Martinsburg Bank, Martinsburg, Missouri. <u>1/</u>
St. Louis	Texico Bancshares Corporation, Texico, Illinois, for approval to acquire at least 80 percent of the voting shares of Texico State Bank, Texico, Illinois. <u>1/</u>
Kansas City	Columbian Corporation, Topeka, Kansas, for approval to acquire 100 percent of the voting shares of Topeka Bank Shares, Inc., Topeka, Kansas and indirectly acquire Topeka Bank and Trust, Topeka, Kansas.
Kansas City	F & M Bankshares of Hill City, Inc., Hill City, Kansas, for approval to acquire at least 96.90 percent of the voting shares of The Farmers & Merchants Bank of Hill City, Hill City, Kansas. <u>1/</u>
Kansas City	Flint Hills Financial Services Corporation, Leawood, Kansas, for approval to acquire at least 80 percent of the voting common stock of The Americus State Bank, Americus, Kansas. <u>1/</u>
Kansas City	Skiatook Bancshares, Inc., Skiatook, Oklahoma, for approval to acquire 100 percent of the voting common shares of Exchange Bancshares, Inc., Skiatook, Oklahoma and indirectly acquire The Exchange Bank, Skiatook, Oklahoma. <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 of 1956**

	<u>Approved</u>
Atlanta	Barnett Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire 100 percent of the voting shares of Cawthon State Bank, Defuniak Springs, Florida. <u>1/</u>
Atlanta	First National Bankshares, Inc., Houma, Louisiana, for approval to acquire at least 50 percent of the voting shares of First American Bancshares, Inc., New Orleans, Louisiana, and indirectly American Bank & Trust Company, New Orleans, Louisiana.
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. <u>1/</u>
St. Louis	Banterra Corp., Eldorado, Illinois, for approval to acquire 15.8 percent of the voting shares and 100 percent of the non-voting shares (for a combined total of 20 percent of the outstanding stock) of Egypt Bancorp, Inc., Marion, Illinois and indirectly Bank of Egypt, Marion, Illinois. <u>1/</u>
St. Louis	Mercantile Bancorporation, Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Poplar Bluff, Poplar Bluff, Missouri and Bank of Marble Hill, Marble Hill, Missouri. <u>1/</u>
Kansas City	Colt Investments, Inc., Leawood, Kansas, for approval to acquire at least 24.9 percent of the voting common stock and 100 percent of the nonvoting preferred stock of Flint Hills Financial Services Corporation, Leawood, Kansas and indirectly Americus State Bank, Americus, Kansas. <u>1/</u>

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

	<u>Approved</u>
Atlanta	Louisiana Bancshares, Inc., Baton Rouge, Louisiana, for approval to merge with The State National Corp., New Iberia, Louisiana and indirectly acquire 100 percent of the voting shares of the State National Bank of New Iberia, New Iberia, Louisiana. <u>1/</u>

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



## ACTIONS OF THE BOARD - Continued

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

Philadelphia      Fidelcor, Inc., Rosemont, Pennsylvania, for approval to engage de novo through a limited purpose consumer credit bank subsidiary, Fidelity Bank Delaware, Wilmington, Delaware, in consumer credit services and limited time-deposit taking and to offer credit insurance underwritten by third parties with respect to extensions of consumer credit pursuant to section 225.25(b) (8).

Returned

Boston      Bank of Boston Corporation, Boston, Massachusetts, for approval to engage in the taking of deposits, making and servicing of consumer loans, a full range of trust company functions and activities, and acting as an investment or financial advisor through five de novo subsidiaries: Bank of Boston-Jacksonville, National Association, Jacksonville, Florida; Bank of Boston-Tampa, National Association, Tampa, Florida; Bank of Boston-St. Petersburg, National Association, St. Petersburg, Florida; Bank of Boston-Ft. Lauderdale, National Association, Ft. Lauderdale, Florida; Bank of Boston-Orlando, National Association, Orlando, Florida.

Boston      Bank of Boston Corporation, Boston, Massachusetts, to engage de novo in consumer lending and deposit taking through Bank of Boston-Tennessee, N.A., Nashville, Tennessee.

Boston      Bank of Boston Corporation, Boston, Massachusetts, to engage de novo in consumer lending and deposit taking through Old Colony Trust Company of South Carolina, N.A., Hilton Head Island, South Carolina.

Boston      Bank of Boston Corporation, Boston, Massachusetts, to engage in the taking of deposits, making and servicing of consumer loans, a full range of trust company functions and activities, and acting as an investment or financial advisor through a de novo subsidiary, Bank of Boston-Texas, N.A., Houston, Texas.

Boston      Bank of Boston Corporation, Boston, Massachusetts, to engage de novo in consumer lending and deposit taking through Bank of Boston-Maryland, N.A., Chevy Chase, Maryland.

## ACTIONS OF THE BOARD - Continued

- Boston Bank of Boston Corporation, Boston, Massachusetts, to engage de novo in consumer lending and deposit taking through Bank of Boston-Alabama, N.A., Birmingham, Alabama.
- New York The Bank of New York Company, Inc., New York, New York, to engage through a de novo subsidiary, The Bank of New York N.A., Livingston, New Jersey, in certain deposit-taking, consumer lending, trust company and investment activities.
- New York The Bank of New York Company, Inc., New York, New York, to engage de novo in consumer lending and deposit-taking through The Bank of New York Trust Company of Florida, N.A., Miami, Florida.
- New York The Chase Manhattan Corporation, New York, New York, to engage de novo in consumer lending through The Chase Manhattan Trust Company of Florida, N.A., Boca Raton, Florida.
- New York The Chase Manhattan Corporation, New York, New York, to engage through four de novo subsidiaries, The Chase Manhattan National Bank of Fort Worth, Fort Worth, Texas; The Chase Manhattan National Bank of San Antonio, San Antonio, Texas; The Chase Manhattan National Bank of Houston, Houston, Texas; and The Chase Manhattan National Bank of Dallas, Dallas, Texas in making loans and other extensions of credit, acting as agent for the sale of credit accident and health insurance and accepting deposits other than demand deposits.
- New York The Chase Manhattan Corporation, New York, New York, to engage de novo in consumer lending through The Chase Manhattan Bank of Pennsylvania, Bala Cynwyd, Pennsylvania.
- New York The Chase Manhattan Corporation, New York, New York, to engage de novo in consumer lending and deposit taking through The Chase Manhattan Bank of New Jersey, Hasbrouck Heights, New Jersey.
- New York The Chase Manhattan Corporation, New York, New York, for approval to engage in de novo subsidiaries, The Chase Manhattan National Bank of Colorado, Denver, Colorado and The Chase Manhattan National Bank of Orlando, Maitland, Florida in making loans and other extensions of credit, acting as agent for the sale of credit life and credit accident and health insurance and accepting deposits other than demand deposits.
- New York The Chase Manhattan Corporation, New York, New York, to engage in de novo consumer lending and deposit taking through The Chase Manhattan National Bank of Tampa, Tampa, Florida; The Chase Manhattan National Bank of Coral Gables, Coral Gables, Florida.

**ACTIONS OF THE BOARD - Continued**

New York      The Chase Manhattan Corporation, New York, New York, to engage through four de novo subsidiaries, The Chase Manhattan National Bank of Oklahoma, Tulsa, Oklahoma; The Chase Manhattan National Bank of Virginia, Vienna, Virginia; The Chase Manhattan National Bank of Connecticut, Greenwich, Connecticut, and The Chase Manhattan National Bank of Georgia, Atlanta, Georgia in making loans and other extensions of credit, acting as agent for the sale of credit life and credit accident and health insurance and accepting deposits other than demand deposits.

New York      Chemical New York Corporation, New York, New York, to engage de novo in deposit-taking through Chemical Trust Company of Florida, N.A., Palm Beach, Florida.

New York      Citicorp, New York, New York, to acquire 100 percent of The Morris Plan Industrial Bank, Burlington, North Carolina.

New York      Citicorp, New York, New York, to engage de novo in consumer lending and deposit taking through Citibank (Phoenix), N.A., Phoenix, Arizona, and Citibank (Rockville), N.A., Rockville, Maryland.

New York      Citicorp, New York, New York, to engage de novo in consumer lending and deposit taking through Citibank (Connecticut), N.A., West Hartford, Connecticut.

New York      Citicorp, New York, New York, to engage de novo in consumer lending and deposit taking through Citibank (New Jersey) N.A., Whippany, New Jersey.

New York      Citicorp, New York, New York, to engage de novo in deposit taking and consumer lending through Citibank (Ohio), Springdale, Ohio and Citibank (Pennsylvania) N.A., King of Prussia, Pennsylvania.

New York      Citicorp, New York, New York, to engage de novo in consumer lending and deposit taking through Citibank (Houston) N.A., Houston, Texas and Citibank (Dallas) N.A., Dallas, Texas.

New York      Citicorp, New York, New York, to engage de novo in consumer lending and deposit taking through Citibank (Virginia), N.A., Virginia Beach, Virginia.

New York      First National State Bancorporation, Newark, New Jersey, to engage de novo in consumer lending and deposit-taking through First National State/Westchester, White Plains, New York and First National State Bank (Greenwich), Greenwich, Connecticut.

## ACTIONS OF THE BOARD - Continued

- New York First National State Bancorporation, Newark, New Jersey, to engage de novo in consumer lending and deposit-taking through First National State/Solebury, Solebury Township, Pennsylvania.
- New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C. C., to engage de novo in consumer lending and deposit taking through HongkongBank of Philadelphia, N.A., Philadelphia, Pennsylvania.
- New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., to engage de novo in consumer lending and deposit taking through HongkongBank of Texas, N.A., Houston, Texas.
- New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., to engage de novo in consumer lending and deposit taking through HongkongBank of Florida, N.A., North Miami Beach, Florida.
- New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., to engage de novo in consumer lending and deposit taking through HongKongBank of the District of Columbia, N.A., Washington, D.C.
- New York Irving Bank Corporation, New York, New York, to engage de novo in making loans and other extensions of credit, and accepting deposits other than demand deposits through Irving Trust Pennsylvania, N.A., Philadelphia, Pennsylvania.
- New York Irving Bank Corporation, New York, New York, to engage through a de novo subsidiary, Irving Trust Texas, National Association, Dallas, Texas, in making loans and other extensions of credit, and accepting deposits other than demand deposits.
- New York Irving Bank Corporation, New York, New York, to engage de novo in consumer lending and deposit taking through Irving Trust Connecticut, N.A., Stamford, Connecticut and Irving Trust Georgia, N.A., Atlanta, Georgia.
- New York Irving Bank Corporation, New York, New York, to engage de novo in consumer lending and deposit taking through Irving Trust New Jersey, N.A., Morristown, New Jersey.
- New York J. P. Morgan & Co., Incorporated, New York, New York and Morgan Holding Corporation, Wilmington, Delaware to engage de novo in deposit-taking through Morgan Trust Company of Florida, N.A., Palm Beach, Florida.
- New York Midlantic Banks, Inc., Edison, New Jersey, to engage de novo in deposit-taking through Florida Coast Midlantic Coast Trust Co., N.A., Lighthouse Point, Florida.

## ACTIONS OF THE BOARD - Continued

Philadelphia	Fidelcor, Inc., Rosemont, Pennsylvania, to engage <u>de novo</u> in consumer lending and deposit taking through Fidelity Bank (FLA), N.A., Fort Lauderdale, Florida and Fidelity Bank (NJ) N.A., Cherry Hill, New Jersey.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania, to engage <u>de novo</u> in consumer lending and deposit taking through Mellon Bank (VA), N.A., Springfield, Virginia.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania, to engage in consumer lending and deposit taking through Mellon Bank (CO), N.A., Arvada, Colorado and Mellon Bank (MD), N.A., Towson, Maryland.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania, for approval to acquire 100 percent of the voting shares of Mellon Bank (WA) National Association, Bellevue, Washington.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania, to engage <u>de novo</u> in consumer lending and deposit taking through Mellon Bank (AZ), N.A., Phoenix, Arizona, and Mellon Bank (Miami) N.A., Miami, Florida.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania, to engage <u>de novo</u> in consumer lending and deposit taking through Mellon Bank, N.A., (TX), Dallas, Texas.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania, to engage <u>de novo</u> in consumer lending and deposit taking through Mellon Bank (GA), N.A., Atlanta, Georgia.
Richmond	First Union Corporation, Charlotte, North Carolina, to engage <u>de novo</u> in consumer lending and deposit taking through First Union National Bank of Florida, Ft. Lauderdale, Florida.
Atlanta	Central Bancshares of the South, Inc., Birmingham, Alabama, to engage <u>de novo</u> in consumer lending and deposit-taking through Central Bank of the South-Maryland, N.A., Kensington, Maryland.
Atlanta	Central Bancshares of the South Inc., Birmingham, Alabama, to engage in consumer lending and deposit-taking through Central Bank of the South-Orlando, N.A., Orlando, Florida, Central Bank of the South-Tampa Bay, N.A., St. Petersburg, Florida, and Central Bank of the South-Fort Lauderdale, N.A., Fort Lauderdale, Florida.
Atlanta	First American Corporation, Nashville, Tennessee, to engage <u>de novo</u> in consumer lending and deposit-taking through First American National Bank of Indiana, Evansville, Indiana.

## ACTIONS OF THE BOARD - Continued

- Atlanta First American Corporation, Nashville, Tennessee, to engage de novo in consumer lending and deposit taking through First American National Bank of South Carolina, Greenville, South Carolina; First American National Bank of West Virginia, Huntington, West Virginia and Alabama National Bank, Huntsville, Alabama.
- Chicago Alliance Bancorp, Danville, Indiana, to engage in general insurance activities in a town with less than 5,000 persons through the acquisition of Poynter Insurance Agency, Inc., Danville, Indiana.
- Chicago Comerica Incorporated, Detroit, Michigan, to expand the scope of the activities of Comerica - Midwest National Association, Toledo, Ohio, to offer the full range of non-commercial loan services as defined in Section 225.25(b)(1).
- Chicago Manufacturers National Corporation, Detroit, Michigan, to engage de novo in consumer lending and deposit-taking through Manufacturers Trust Company of Florida, N.A., North Palm Beach, Florida.
- Chicago NBD Bancorp, Inc., Detroit, Michigan, to engage de novo in consumer lending and deposit-taking through NBD Trust Company of Florida, N.A., West Palm Beach, Florida.
- 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 (3/14/85).
- 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., Philadelphia, Pennsylvania, and First Interstate Bank of Philadelphia, N.A., Philadelphia, Pennsylvania.
- San Francisco First Interstate Bancorp, Los Angeles, California, to engage de novo in consumer lending and deposit-taking through First Interstate Bank of Austin, N.A., Austin, Texas; First Interstate Bank of Dallas, N.A., Dallas, Texas; First Interstate Bank of Fort Worth, N.A., Fort Worth, Texas; First Interstate Bank of Houston, N.A., Houston, Texas and First Interstate Bank of San Antonio, N.A., San Antonio, Texas.

## ACTIONS OF THE BOARD - Continued

- San Francisco GCS Bancorp, Gilbert, Arizona, to engage de novo (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 (3/11/85).
- San Francisco Security Pacific Corporation, Los Angeles, California, to engage de novo in deposit-taking through Security Pacific National Bank of Texas (Dallas), Dallas, Texas and Security Pacific National Bank of Texas (Houston), Houston, Texas.
- San Francisco Security Pacific Corporation, Los Angeles, California, to engage de novo in consumer lending and deposit-taking through Security Pacific National Bank of Washington, Bellevue, Washington.
- San Francisco Security Pacific Corporation, Los Angeles, California, for approval to acquire 100 percent of the voting shares of Security Pacific National Bank of Arizona, Phoenix, Arizona; Security Pacific National Bank of Colorado, Denver, Colorado; Security Pacific National Bank of Florida, Orlando, Florida; Security Pacific National Bank of Hawaii, Honolulu, Hawaii; Security Pacific National Bank of Illinois, Schaumburg, Illinois; Security Pacific National Bank of Oregon, Portland, Oregon; and Security Pacific National Bank of Pennsylvania, King of Prussia, Pennsylvania.
- Approved
- 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 (named First Leasing Corporation, San Leandro, California), in certain nonbanking activities. 1/

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

## ACTIONS OF THE BOARD - Continued

- Atlanta Atlantic Bancorporation, Jacksonville, Florida; Barnett Banks of Florida, Inc., Jacksonville, Florida; Florida National Banks of Florida, Inc., Jacksonville, Florida; First Florida Banks, Inc., Tampa, Florida; Landmark Banking Corporation of Florida; Fort Lauderdale, Florida; Southeast Banking Corporation, Miami, Florida and Sun Banks, Inc., Orlando, Florida, for approval to expand de novo throughout the United States the activities of Florida Interchange Group, Inc., Orlando, Florida. 1/
- Minneapolis Phillips Insurance Agency, Inc., Newport, Minnesota, for approval to retain certain general insurance agency assets acquired from Ronald P. Raleigh Insurance Agency, Tripoli, Wisconsin, under Section 225.25(b) (8) (ii) of Regulation Y. These activities would be conducted in Prentice, Wisconsin trade area. 1/
- Kansas City Colt Investments, Inc., Leawood, Kansas, for approval to engage in the sale of general insurance and providing management consulting advice to depository institutions. 1/
- Kansas City Flint Hills Financial Services Corporation, Leawood, Kansas, for approval to engage in the sale of general insurance and providing management consulting advice to depository institutions. 1/
- San Francisco First Security Corporation, Salt Lake City, Utah, for approval to engage de novo, through its subsidiary, First Security Insurance, Inc., in general insurance agency and brokerage activities subject to Exemption G, Title VI, of the Garn-St Germain Depository Institutions Act of 1982.

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



## ACTIONS OF THE BOARD - Continued

Permitted

- 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., (3/10/85) 3/
- 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. (3/10/85) 3/
- Atlanta Henry County Bancshares, Inc., Stockbridge, Georgia, to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through First Metro Mortgage Co., Stockbridge, Georgia (3/15/85) 3/
- 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. (3/13/85) 3/
- San Francisco First Interstate Bancorp, Los Angeles, California, notification to engage de novo (in making, acquiring, or servicing loans for itself or for others of the type made by a consumer finance company) through its subsidiary, First Interstate Financial Services, Inc., Newport Beach, California. (3/12/85) 3/

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

## APPLICATIONS RECEIVED

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

Boston            New Belknap Bank, Belmont, New Hampshire, to merge with Belknap Bank & Trust, Belmont, New Hampshire. 2/

Richmond        Arlington Commercial Bank, Arlington, Virginia, to merge with First Commercial Bank, Arlington, Virginia. 2/

\* \* \* \* \*

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

Philadelphia    United Jersey Bank/Southwest, Camden, New Jersey, to establish a full service branch at Washington Centre, Egg Harbor & Greentree Roads, Washington Township, New Jersey. 2/

Philadelphia    Johnstown Bank and Trust Company, Johnstown, Pennsylvania, to establish a branch office at 1900 Minno Drive, Lower Yodder Township, Pennsylvania. 2/

Richmond        United Virginia Bank, Richmond, Virginia, to establish a branch at Frankel Lane and Lynnhaven Parkway, Virginia Beach, Virginia. 2/

Chicago         Citizens Commercial & Savings Bank, Flint, Michigan, to establish a branch in the vicinity of G-3250 South Linden Road, Flint Township, Genesee County, Michigan. 2/

San Francisco   First Interstate Bank of California, Los Angeles, California, application for branch office in the vicinity of 2353 West La Palma Avenue, City of Anaheim, County of Orange, California. 2/

San Francisco   First Interstate Bank of California, Los Angeles, California, application for branch office in the vicinity of 2901 Park Avenue, Suite D-2, City of Soquel, County of Santa Cruz, 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****To Become a Member of the Federal Reserve System  
Pursuant to Section 9 of the Federal Reserve Act**

New York            Bank of Great Neck, Great Neck, New York. 2/

Richmond            Arlington Commercial Bank, Arlington, Virginia. 2/

\* \* \* \* \*

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

New York            BNY International Investments, Inc., Miami, Florida, requests  
                         specific consent to invest in a wholly-owned de novo Australian  
                         merchant bank, BNY Australia, Limited.

New York            Citicorp, New York, New York, prior notification of its intent  
                         to establish an investment bank in Milan, Italy.

New York            Irving Trust Company, New York, New York, requests approval to  
                         make an additional investment in Banca della Svizzera Italiana,  
                         Lugano, Switzerland.

New York            Marine Midland Banks, Inc., Buffalo, New York, prior notification  
                         of its intent to establish a de novo export trading company,  
                         Marine Midland Trade, Inc., New York, New York.

\* \* \* \* \*

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

New York            Central Jersey Bancorp, Freehold Township, New Jersey, for  
                         approval to acquire 100 percent of the voting shares of The  
                         Central Jersey Bank and Trust Company, Freehold Township,  
                         New Jersey. 2/

New York            First National Bancorp in Fort Lee, Fort Lee, New Jersey, for  
                         approval to acquire 100 percent of the voting shares of First  
                         National Bank in Fort Lee, Fort Lee, New Jersey. 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

Correction:

New York	The notice for GHW Associates, Hackensack, New Jersey, for approval to acquire 100 percent of the voting shares of First County Bank of New Jersey, North Brunswick, New Jersey which appeared on H.2, 1985 No. 7 was incorrect. The correct name of the Bank to be acquired should have been First Inter-County Bank of New York, New York, New York, a proposed new bank. <u>2/</u>
New York	Great Neck Bancorp, Great Neck, New York, for approval to acquire 100 percent of the voting shares of Bank of Great Neck, Great Neck, New York, a proposed new bank. <u>2/</u>
Richmond	First Commercial Bankshares, Inc., Arlington, Virginia, for approval to acquire 100 percent of the voting shares of First Commercial Bank, Arlington, Virginia. <u>2/</u>
Atlanta	First State Corp., West Blocton, Alabama, for approval to acquire 100 percent of the voting shares of First State Bank of Bibb County, West Blocton, Alabama. <u>2/</u>
Atlanta	FMB Financial Holdings, Inc., Fayetteville, Georgia, for approval to acquire at least 83.9 percent of the voting shares of Farmers and Merchants Bank, Fayetteville, Georgia. <u>2/</u>
Atlanta	Shelby Bancshares, Inc., Pelham, Alabama, for approval to acquire 100 percent of the voting shares of Shelby State Bank, Pelham, Alabama. <u>2/</u>
Atlanta	Summerville/Trion Bancshares, Inc., Trion, Georgia, for approval to acquire at least 80 percent of the voting shares of First National Bank of Chattooga County, Trion, Georgia. <u>2/</u>
Chicago	C.S.B. Bancorporation, Inc., Hampton, Iowa, for approval to acquire 100 percent of the voting shares of Citizens Savings Bank, Afton, Iowa, a proposed new bank. <u>2/</u>
Chicago	Calumet Bancorporation, Inc., Chilton, Wisconsin, for approval to acquire 100 percent of the voting shares of State Bank of Chilton, Chilton, Wisconsin. <u>2/</u>
Chicago	First Dubuque Corp., Dubuque, Iowa, for approval to acquire 100 percent of the voting shares of First National Bank of Dubuque, Dubuque, Iowa. <u>2/</u>
Chicago	Sidell Bancorp, Inc., Sidell, Illinois, for approval to acquire at least 91.26 percent of the voting shares of Sidell State Bank, Sidell, Illinois. <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 Trivoli Bancorp, Inc., Trivoli, Illinois, for approval to acquire 100 percent of the voting shares of Trivoli State Bank, Trivoli, Illinois. 2/

Chicago Windsor BancShares, Inc., Windsor, Illinois, for approval to acquire 100 percent of the voting shares of Windsor State Bank, Windsor, Illinois. 2/

St. Louis First National Bancshares Corporation II, Lexington, Tennessee, for approval to acquire at least 95.0 percent of the voting shares of First National Bancshares Corporation, Lexington, Tennessee and indirectly First National Bank of Lexington, Lexington, Tennessee. 2/

Minneapolis C.F.C. Bancorp, Inc., Crystal Falls, Michigan, for approval to acquire at least 99.9 percent of the voting shares of First National Bank of Crystal Falls, Crystal Falls, Michigan. 2/

Minneapolis Malta Banquo, Inc., Malta, Montana, for approval to acquire at least 60.06 percent of the voting shares of First Security Bank of Malta, Malta, Montana. 2/

Minneapolis United Bancor, Ltd., Dickinson, North Dakota, for approval to acquire 100 percent of the voting shares of American Bancor, Ltd., Dickinson, North Dakota and indirectly American State Bank & Trust of Dickinson, Dickinson, North Dakota and American State Bank, Killdeer, North Dakota and State Bank of New England, New England, North Dakota. 2/

Kansas City Community Bancshares, Inc., Grants, New Mexico, for approval to acquire 100 percent of the voting shares of Grants State Bank, Grants, New Mexico. 2/

Dallas First Crockett Bancshares, Inc., Crockett, Texas, for approval to acquire 100 percent of the voting shares of Allied First National Bank of Crockett, Crockett, 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

New York Bath National Corporation, Bath, New York, for approval to acquire 100 percent of the voting shares of The First National Bank of Wayland, Wayland, New York. 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

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. <u>2/</u>
Philadelphia	Penn Central Bancorp, Inc., Huntingdon, Pennsylvania, for approval to acquire 100 percent of the voting shares of Hollidaysburg Trust Company, Hollidaysburg, Pennsylvania. <u>2/</u>
Cleveland	State National Bancorp, Inc., Maysville, Kentucky, for approval to acquire at least 80 percent of the voting shares or assets of Farmers Liberty Bank, Augusta, Kentucky. <u>2/</u>
Atlanta	Bank South Corporation, Atlanta, Georgia and Bank South Macon, Inc., Macon, Georgia, for approval to acquire 100 percent of the voting shares of First Citizens Bank, Forsyth, Georgia. <u>2/</u>
Atlanta	Barnett Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire 100 percent of the voting shares or assets of Barnett Bank of Hernando County, N.A., Spring Hill, Florida, a proposed new bank. <u>2/</u>
Atlanta	The Colonial BancGroup, Inc., Montgomery, Alabama, for approval to acquire 100 percent of the voting shares of First Tuscumbia Corp., Tuscumbia, Alabama and indirectly acquire at least 80 percent of First National Bank in Tuscumbia, Tuscumbia, Alabama and 100 percent of the voting shares of Bank of Lexington, Lexington, Alabama. <u>2/</u>
Atlanta	C & P Bank Corporation of Pensacola, Pensacola, Florida, for approval to acquire 100 percent of the voting shares or assets of Gulfside National Bank, Gulf Breeze, Florida. <u>2/</u>
Chicago	Associated Banc-Corp., Green Bay, Wisconsin, for approval to acquire 100 percent of the voting shares or assets of State Bank of De Pere, De Pere, Wisconsin. <u>2/</u>
Chicago	First Lake Forest Corporation, Lake Forest, Illinois, for approval to acquire 100 percent of the voting shares of The First National Bank of Lake Bluff, Lake Bluff, Illinois. <u>2/</u>
Chicago	First Lake Forest Corporation, Lake Forest, Illinois, for approval to acquire 100 percent of the voting shares of Lake Forest National Bank, Lake Forest, Illinois. <u>2/</u>
Chicago	First Wisconsin Corporation, Milwaukee, Wisconsin, for approval to acquire 100 percent of the voting shares or assets of First Bank of Grantsburg, Grantsburg, 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      Citadel Bancorporation, Colorado Springs, Colorado, for approval to acquire 100 percent of the voting shares of The Aurora Bank, Aurora, Colorado. 2/
- Dallas            Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Allied Bank Arlington, Arlington, Texas, a proposed new bank. 2/

\* \* \* \* \*

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

- Atlanta            The South First National Corporation, Ocean Springs, Mississippi, for approval to merge with First State Financial Corporation, Gulfport, Mississippi and indirectly First State Bank, Gulfport, Mississippi and Metropolitan National Bank, Biloxi, Mississippi. 2/

\* \* \* \* \*

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

- Boston            Bank of Boston Corporation, Boston, Massachusetts, to engage de novo (providing portfolio investment advice to any person) the activity would be conducted nationwide, through Quissett Corporation, Cambridge, Massachusetts (3/12/85)
- New York          Citicorp, New York, New York, to engage de novo (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) nationwide through subsidiaries yet to be formed (3/4/85)
- New York          The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C.; Kellett N.V., Netherlands Antilles; HSBC Holdings B.V., The Netherlands; Marine Midland Banks, Inc., Buffalo, New York; and Marine Midland National Corporation, Buffalo, New York, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a consumer finance company and commercial finance company) through First Leasing Corporation, San Leandro, California (3/13/85)

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

- Philadelphia Commonwealth Bancshares Corporation, Williamsport, Pennsylvania, to engage de novo (engaging in community development activities) through Commonwealth Bancshares Community Development Corporation, Williamsport, Pennsylvania (3/12/85)
- Cleveland PNC Financial Corp, Pittsburgh, Pennsylvania, to engage de novo (engaging in the activities of a trust company of a fiduciary, agency or custodial nature) (3/8/85)
- Atlanta First Metropolitan Financial Corporation, Baton Rouge, Louisiana, to engage de novo (providing portfolio investment advice to any person; providing economic information and advice, statistical forecasting services, and industry studies) through Metropolitan Investment Advisory, Inc., Baton Rouge, Louisiana. (3/7/85)
- Atlanta Totalbank Corporation of Florida, Miami, Florida; Milford, N.V., Oranjestad, Aruba, Netherlands Antilles and Ballerton Corporation, NV., Oviedo, Spain, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company; performing real estate appraisals) nationwide, through Totalbank Mortgage Company, Miami, Florida (3/8/85)
- Chicago Alliance Bancorp, Danville, Indiana, to engage in general insurance activities in a town with less than 5,000 persons through the acquisition of Poynter Insurance Agency, Inc., Danville, Indiana.
- Chicago Dunlap Iowa Holding Co., Dunlap, Iowa, to engage de novo in making, acquiring, and/or servicing loans for itself or for others of the type made by an agricultural lender.
- Chicago Correction  
The notice for Irwin Union Corporation, Columbus, Indiana, to engage de novo (in providing portfolio investment advice to any person) through Irwin Capital Corporation, Columbus, Indiana which appeared on H.2, 1985 No. 10 should have included (providing economic information and advice, statistical forecasting services, and industry studies; providing financial advice to state and local governments; providing management consulting services to depository institutions; and underwriting and dealing in obligations of the United States, general obligations in which state member banks are authorized to underwrite and deal)
- 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.



## APPLICATIONS RECEIVED - Continued

- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, to engage in general insurance activities through the acquisition of Austin-Osterud Agency Inc., Austin, Minnesota, the activity will be conducted in Austin, Minnesota (3/15/85)
- Minneapolis Norwest Corporation, Minneapolis, Minnesota, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a consumer finance company, sales finance company, commercial finance company, and factor; engaging in full pay-out personal property leasing and engaging in full pay-out real property leasing; providing to others financially related data processing and data transmission services, facilities, and data bases or access to them; any insurance activity engaged in by a bank holding company or a subsidiary that was approved by the Board prior to January 1, 1971; underwriting credit life insurance on consumer loans and underwriting credit disability insurance on consumer loans) through Norwest Financial Virginia, Inc., and Norwest Financial Virginia 1, Inc., in the State of Virginia (3/15/85)
- Kansas City Colorado Funding Company, Denver, Colorado, to engage de novo (providing to others, financially related data processing and data transmission services, facilities, and data bases, or access to them) through Colorado Funding Service Corporation, Denver, Colorado (3/11/85)
- Dallas Allied Bancshares, Inc., Houston, Texas, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through Allied Bancshares Mortgage Company, Houston, Texas (3/15/85)
- San Francisco California Commercial Bancshares, Santa Ana, California, to continue making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company and to engage de novo in mortgage banking activities on a nationwide basis.
- San Francisco CVB Financial Corp., Chino, California, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through Community Trust Deed Services, Colton, California, on a nationwide basis (3/14/85)
- San Francisco Security Pacific Corporation, Los Angeles, California, to engage in providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them through the formation of a joint venture, Security Pacific Market Information, Inc.

**APPLICATIONS RECEIVED - Continued**

\* \* \* \* \*

**REPORTS RECEIVED**

None.

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**PETITIONS FOR RULEMAKING**

None.