

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1985 No. 20

Actions of the Board  
Applications and Reports Received  
During the Week Ending May 18, 1985

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

William Taylor, Director, Division of Banking Supervision and Regulation, testimony before the Subcommittee on Commerce, Consumer and Monetary Affairs of the House Government Operations Committee regarding the Federal Reserve's supervisory oversight of certain transactions between banks and government securities dealers that involve the transfer of, or a security interest in, U.S. government securities.

Regulation Z, Truth in Lending, Federal Reserve Board issued for public comment proposed amendments to its Regulation Z, to require lenders to provide more information about adjustable rate mortgages (ARMs). (Docket No. R-0545)

New York	FNS Bank of New York, New York, extension of time to September 14, 1985, within which to become a member of the Federal Reserve System. <u>1/</u>
Richmond	Chesapeake Financial Shares, Inc., Kilmarnock, Virginia, extension of time to August 17, 1985, within which to engage in general insurance agency business through Chesapeake Insurance Agency, Inc., and to engage in mortgage banking and mortgage servicing business through Chesapeake Mortgage Company, Inc., <u>1/</u>
Richmond	Twentieth Street Bank, Huntington, West Virginia, proposed merger with Bank of Milton, Milton, West Virginia, report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Richmond	ANB National, Logan, West Virginia, a proposed new bank, proposed merger with American National Bank, report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Atlanta	Tuscaloosa Bancshares, Inc., Denham Springs, Louisiana, extension of time to July 3, 1985, within which to become a bank holding company through acquisition of Tuscaloosa Commerce 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

- Atlanta Rankin Century Corporation, Brandon, Mississippi, extension of time to June 30, 1985, within which to become a bank holding through acquisition of Rankin County Bank. 1/
- Atlanta Columbus Bank and Trust Company, Columbus, Georgia, proposed merger with First United Bank, Montezuma, Georgia, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Southeast Bank, N.A., Miami, Florida, extension of time to September 7, 1985, within which to acquire Southeast Credit Insurance Company. 1/
- Atlanta Tower Bank Corporation, Hialeah Gardens, Florida, extension of time to August 28, 1985, within which to become a bank holding company through acquisition of Tower Bank, N.A. 1/
- Atlanta FNB Bancshares, Inc., Lake Providence, Louisiana, extension of time to September 1, 1985, within which to acquire The First National Bank of Lake Providence. 1/
- Chicago First State Bank of Porter, Porter, Indiana, investment in bank premises. 1/
- Chicago Marine Bank, National Association, Milwaukee, Wisconsin, proposed merger with Independence Bank Wauwatosa (N.A.), Wauwatosa, Wisconsin, under the charter and title of Marine Bank, National Association, report to the Comptroller of the Currency on competitive factors. 1/
- Chicago First National Corporation, Bloomington, Indiana, extension of time to June 13, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Bloomington. 1/
- Chicago Merchants Bancorp, Inc., Aurora, Illinois, extension of time to July 30, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to Bank of Boulder Hill, Boulder Hill, Illinois. 1/
- St. Louis Macon-Atlanta Bancorp., Inc., Macon, Missouri, extension of time to August 5, 1985, within which to become a bank holding company through the acquisition of the successor by merger to Macon-Atlanta State Bank. 1/
- Minneapolis Anchor Bancorp, Inc., Wayzata, Minnesota, extension of time to August 13, 1985, within which to acquire Exchange State Bank, St. Paul, Minnesota. 1/

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

## ACTIONS OF THE BOARD - Continued

- Dallas New Mesquite Bank, Mesquite, Texas, proposed merger with Mesquite National Bank, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Brazos Valley Bancshares, Inc., Bryan, Texas, extension of time to June 12, 1985, within which to acquire Western National Bank. 1/
- Dallas Greater Texas Bancshares, Inc., Georgetown, Texas, extension of time to September 1, 1985, within which to acquire National Bank of Oak Hill, Austin, Texas. 1/
- Dallas Mustang Financial Corporation, Rio Vista, Texas, extension of time to August 1, 1985, within which to acquire Johnson County Bank, N.A., Cleburne, Texas. 1/
- San Francisco Centennial Beneficial Corp., Orange, California, extension of time to August 20, 1985, within which to acquire Sunwest Bank, Tustin, California. 1/
- San Francisco Fidelity Bancorp, Scottsdale, Arizona, extension of time to August 21, 1985, within which to acquire Fidelity Bank. 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 ActApproved

- Cleveland The New Waterford Bank, New Waterford, Ohio, to establish a branch office in East Palestine, Ohio. 1/
- Cleveland Peoples Liberty Bank & Trust Company, Covington, Kentucky, to establish a branch office in Crescent Springs, Kentucky. 1/
- Cleveland The Fifth Third Bank, Cincinnati, Ohio, to establish a branch office at 4905 Delhi Pike, Cincinnati, Ohio. 1/
- Atlanta First State Bank of Bibb County, West Blocton, Alabama, to establish a branch at Woodstock "Y" intersection of Highways AL. 5 and U.S. 11, Woodstock, Alabama. 1/
- Chicago Bank of Lakeview, Lakeview, Michigan, to establish a branch at 169-4 West Wheatland, Remus, Michigan. 1/
- Chicago Peoples Bank and Trust Company, Cedar Rapids, Iowa, to establish an offsite electronic facility at 380 Blairs Ferry Road NE, Cedar Rapids, Iowa. 1/
- Chicago Peoples Bank and Trust Company, Cedar Rapids, Iowa, to establish offsite electronic facilities at the following locations: 1430 1st Avenue NE, Cedar Rapids, Iowa; 3330-16th Avenue, SW, Cedar Rapids, Iowa; 1900 6th Street SE, Cedar Rapids, Iowa; 510-10th Street SE, Cedar Rapids, Iowa; 998-8th Avenue, Marion, Iowa; 2349 Blairs Ferry Road NE, Cedar Rapids, Iowa. 1/
- Minneapolis Dakota County State Bank, Mendota Heights, Minnesota, to establish a branch in Eagan, Minnesota. 1/
- San Francisco Simi Valley Bank, Simi Valley, California, to establish a branch office to be located at the southwest corner of Los Angeles Ave., and Yosemite St., City of Simi Valley, Venture County, California. 1/

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

**ACTIONS OF THE BOARD - Continued**

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

**Not Disapproved**

St. Louis      First Corporation, Henderson, Kentucky. 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**

New York      Chase Manhattan Capital Markets International, Newark, Delaware,  
requests consent to acquire through Chase Manhattan Capital  
Markets Ltd., London, England, up to a 100 percent equity  
interest in the business of Simon & Coates, London, England, and  
Laurie, Milbank & Co., London, England.

**Forty-Five Day Notification Period Waived**

New York      Hill Samuel Group PLC, London, England, no objection to acquire  
all of the shares of The Becker Company, East Orange, New Jersey.

New York      Republic National Bank of New York, New York, New York, no objection  
to invest in Republic National Bank of New York (France) S.A.,  
Paris, France.

San Francisco      Security Pacific International Finance, Inc., San Diego, California,  
to make an additional investment in Wifag-Bank Aktiengesell-  
schaft, Offenbach am Main, Germany.

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

**Withdrawn**

Minneapolis      Clarks Fork Stock Co., Fromberg, Montana, for approval to acquire  
100 percent of the voting shares of Clarks Fork National Bank,  
Fromberg, Montana. 1/

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

## ACTIONS OF THE BOARD - Continued

- Kansas City Sooner Southwest Bankshares, Inc., Bristow, Oklahoma, for approval to acquire at least 80.86 percent of the voting shares of Anadarko Bancshares, Anadarko, Oklahoma, and indirectly Anadarko Bank and Trust Company, Anadarko, Oklahoma and at least 91.68 percent of the voting shares of Community Bancorp, Bristow, Oklahoma, and indirectly Community Bank, Bristow, Oklahoma.
- Returned
- Kansas City American Bancorp, Inc., Edmond, Oklahoma, for approval to acquire at least 99.96 percent of the voting shares of American Bank and Trust, Edmond, Oklahoma.
- Kansas City Granite Bancshares, Inc., Granite, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Bank of Granite, Granite, Oklahoma.
- Dallas Brush Country Holding Company, Inc., Freer, Texas, for approval to acquire 100 percent of the voting shares of Freer Bancshares, Inc., Freer, Texas and indirectly acquire Brush Country Bank, Freer, Texas.
- Dallas CapitalBank Corporation, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Union Bank, San Antonio, Texas.
- Dallas Kingsville State Bancshares, Inc., Kingsville, Texas, for approval to acquire 100 percent of the voting shares of State Bank of Kingsville, Kingsville, Texas.
- Approved
- 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.
- New York Vernon Bank Corporation, Vernon, New York, for approval to acquire 100 percent of the voting shares of The National Bank of Vernon, Vernon, New York. 1/
- Philadelphia Equimark Purchasing Partners, Philadelphia, Pennsylvania, for approval to acquire at least 64 percent of the voting shares of Equimark Corporation, Pittsburgh, Pennsylvania and indirectly Equibank, Latrobe, Pennsylvania.

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

## ACTIONS OF THE BOARD - Continued

- Atlanta Citizens Financial Services, Inc., Greensboro, Georgia, for approval to acquire 100 percent of the voting shares of Citizens Union Bank, Greensboro, Georgia. 1/
- Atlanta Community State Banking Corporation, Starke, Florida, for approval to acquire at least 80 percent of the voting shares of Community State Bank of Starke, Starke, Florida. 1/
- Chicago Angola State Bancorp, Angola, Indiana, for approval to acquire 100 percent of the voting shares of Angola State Bank, Angola, Indiana. 1/
- Chicago FCN Banc Corp., Brookville, Indiana, for approval to acquire 100 percent of the voting shares of The Franklin County National Bank of Brookville, Brookville, Indiana. 1/
- Chicago Independent Community Bancshares, Inc., Kiel, Wisconsin, for approval to acquire 100 percent of the voting shares of The Citizens State Bank, Kiel, Wisconsin. 1/
- Chicago Pullman Bancshares, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Heritage/Pullman Bank and Trust Company, Chicago, Illinois. 1/
- 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. 1/
- St. Louis CB&T Capital Corporation, Louisville, Mississippi, for approval to acquire 100 percent of the voting shares of Citizens Bank & Trust Company, Louisville, Mississippi. 1/
- St. Louis North Adams Bancshares, Inc., Ursa, Illinois, for approval to acquire at least 80 percent of the voting shares of North Adams State Bank of Ursa, Ursa, Illinois. 1/
- St. Louis Peoples Commerce Corporation, North Carrollton, Mississippi, for approval to acquire at least 80 percent of the voting shares of Peoples Bank and Trust Company, North Carrollton, Mississippi. 1/
- Minneapolis Southeast Minnesota Bancshares, Inc., Altura, Minnesota, for approval to acquire 100 percent of the voting shares of Altura State Bank, Altura, Minnesota. 1/
- Kansas City Bancshares of Knob Noster, Inc., Knob Noster, Missouri, for approval to acquire at least 80 percent of the voting shares of Knob Noster Bancshares, Inc., Knob Noster, Missouri, and indirectly The Bank of Knob Noster, Knob Noster, Missouri. 1/

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

## ACTIONS OF THE BOARD - Continued

- 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. 1/
- Kansas City First Shawnee Bancshares, Inc., Shawnee, Kansas, for approval to acquire 100 percent of the voting shares of First National Bank in Shawnee, Shawnee, Kansas. 1/
- Kansas City United Community Corporation, Shawnee, Oklahoma, for approval to acquire 100 percent of the voting shares of Federal National Bancshares, Inc., Shawnee, Oklahoma, and indirectly The Federal National Bank and Trust Company, Shawnee, Oklahoma, and Security State Bank, Comanche, Oklahoma; First Stillwater Bancshares, Inc., Stillwater, Oklahoma and First Union Corporation, Stillwater, Oklahoma, and indirectly The First National Bank and Trust Company of Stillwater, Stillwater, Oklahoma; First Guthrie Bancshares, Inc., Guthrie, Oklahoma, and indirectly First National Bank of Guthrie, Guthrie, Oklahoma; to acquire 9.9 percent of Liberty State Bancshares, Inc., Tahlequah, Oklahoma and indirectly The Liberty State Bank, Tahlequah, Oklahoma; to acquire 100 percent of the voting shares of Konawa Bancorporation, Inc., Konawa, Oklahoma and indirectly Oklahoma State Bank, Konawa, Oklahoma; First Seminole Bancorporation, Inc., Seminole, Oklahoma, and indirectly First National Bank, Seminole, Oklahoma; Sand Springs Bancshares, Inc., Sand Springs, Oklahoma, and indirectly First Bank and Trust Company, Sand Springs, Oklahoma; ABC Bancshares, Inc., McAlester, Oklahoma, and indirectly American Bank of Commerce, McAlester, Oklahoma, and Wilburton State Bancshares, Inc., Wilburton, Oklahoma and indirectly Wilburton State Bank, Wilburton, Oklahoma.
- Dallas Prestonwood Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of The Oaks Bank & Trust Company, Dallas, Texas, a proposed new bank. 1/
- San Francisco First Independent Investment Group, Inc, for approval to acquire 100 percent of the voting shares of First Independent Bank, Vancouver, Washington. 1/

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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 1956Returned

- St. Louis Peoples of Indianola, Inc., Indianola, Mississippi, for approval to acquire at least 5 percent of the voting shares of First Mississippi National Corporation, Hattiesburg, Mississippi, and indirectly acquire First Mississippi National Bank, Hattiesburg, Mississippi.
- Kansas City Met-State Corp., Kansas City, Missouri, for approval to acquire at least 50 percent of the voting shares of Front Range Industrial Bank, Wheat Ridge, Colorado and its successor by conversion, Front Range National Bank Wheat Ridge, Colorado.
- Dallas Plaza Bankers, Inc., Austin, Texas (formerly Del Rio Bancshares, Inc., Del Rio, Texas), for approval to acquire 100 percent of the voting shares of Plaza National Bank, Kerrville, Texas, a proposed new bank.

Approved

- 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.
- Philadelphia First Valley Corporation, Bethlehem, Pennsylvania, for approval to acquire 100 percent of the voting shares of Hanover Bank of Pennsylvania, Wilkes-Barre, Pennsylvania. 1/
- Richmond City Holding Company, Charleston, West Virginia, for approval to acquire up to 30 percent of the voting shares of Seneca Bancshares, Inc., Fairlea, West Virginia, and indirectly Seneca National Bank, Fairlea, West Virginia.
- Richmond First Virginia Banks, Inc., Falls Church, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Citizens Bank, Inc., South Hill, Virginia. 1/
- Chicago First of America Bank Corporation, Kalamazoo, Michigan, for approval to acquire 100 percent of the voting shares of Community National Bank of Pontiac, Pontiac, Michigan. 1/
- Chicago Suburban Bancorp, Inc., Palatine, Illinois, for approval to acquire more than 50 percent of the voting shares of Bartlett Bank and Trust Company, Bartlett, Illinois.

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

## ACTIONS OF THE BOARD - Continued

- St. Louis      Community Bancorp, Inc., Manchester, Missouri, for approval to acquire at least 64.56 percent of the shares of The Citizens Bank of Owensville, Owensville, Missouri. 1/
- 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. 1/

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

- Dallas          Returned  
Med Center Bancshares, Inc., Houston, Texas, for approval to merge with United Bancshares, Inc., Rosenberg, Texas and indirectly Rosenberg Bank and Trust, Rosenberg, Texas.
- Cleveland      Approved  
Peoples Bank Corporation of Berea, Berea, Kentucky, (name to be changed to Whitaker Bancorp, Inc.) for approval to merge with Powell County Bancorp, Inc., Stanton, Kentucky, and indirectly Powell County Bank, Stanton, Kentucky and First National Carlisle Corp., Carlisle, Kentucky and indirectly The First National Bank of Carlisle, Carlisle, Kentucky. 1/
- Atlanta        CB&T Bancshares, Inc., Columbus, Georgia, for approval to merge with First United Bancshares, Inc., Montezuma, Georgia, and indirectly acquire 100 percent of First United Bank, Montezuma, Georgia. 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

- Kansas City    Returned  
Burns Bancorporation, Inc., St. Paul, Minnesota, to engage de novo (engaging in full pay-out personal and real property leasing (5/17/85))

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

## ACTIONS OF THE BOARD - Continued

Approved

- 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.
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to acquire certain assets from John C. Boe Company, Inc., Grand Forks, North Dakota. 1/
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to acquire certain assets of Professional Insurance People, Inc., doing business as FNI, Inc., Butte, Montana. 1/
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, for approval to acquire Transcontinental Brokers, Inc., Minneapolis, Minnesota. 1/
- Kansas City Bancshares of Knob Noster, Inc., Knob Noster, Missouri, for approval to engage directly in the sale of general insurance in a community with a population of less than 5,000. 1/
- Kansas City United Community Corporation, Shawnee, Oklahoma, to engage de novo in providing management consulting advice to nonaffiliated bank and nonbank depository institutions, including accounting and auditing services, asset quality review services, and economic development consulting services.

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

## ACTIONS OF THE BOARD - Continued

Permitted

- Boston            CBT Corporation, Hartford, Connecticut, to engage de novo (advising a company registered under the Investment Company Act of 1940; providing portfolio investment advice to any person; and providing economic information and advice, statistical forecasting services, and industry studies) to be conducted nationwide, through Constitution Capital Management Co. (5/17/85) 3/
- New York        Bankers Trust New York Corporation, 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, commercial finance company; and selling credit life, disability, or involuntary unemployment insurance) (5/17/85) 3/
- Cleveland       AmeriTrust Corporation, Cleveland, Ohio, to engage de novo (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) at 5 Hanover Square, New York, New York, through AmeriTrust Company of New York (5/13/85) 3/
- St. Louis        First Western Bancshares, Inc., Booneville, Arkansas, to engage de novo (selling credit life, disability, or involuntary unemployment insurance) through First Western Loan Company, Booneville, Arkansas (5/12/85) 3/
- Dallas           Provident Bancorp, Inc., Dallas, Texas, to engage de novo (underwriting credit life insurance on consumer loans; and underwriting credit disability insurance on consumer loans) the activities will be conducted in a multi-county area of North Texas, through Provident Credit Life Insurance Company, Inc., Phoenix, Arizona (5/15/85) 3/
- San Francisco   North Valley Bancorp, Redding, California, to engage de novo (providing management consulting services to depository institutions) through North Valley Consulting Services, Redding, California (5/16/85) 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

St. Louis	<u>Approved</u> Gateway Capital Corporation, Hernando, Mississippi. <u>1/</u>
Minneapolis	Am-Can Investment, Inc., Moorhead, Minnesota. <u>1/</u>
Dallas	Kleberg and Company Bankers, Inc., Kingsville, Texas. <u>1/</u>

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1/ Application processed 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      Wheeling Dollar Bank, Wheeling, West Virginia. 2/
- Richmond      George Mason Interim Bank, Fairfax, Virginia. 2/
- Kansas City    American Bank of Commerce, Denver, Colorado. 2/

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

- Cleveland      Wheeling Dollar Bank, Wheeling, West Virginia, to merge with  
Wheeling Dollar Savings and Trust Co., Wheeling, West Virginia. 2/
- Richmond      George Mason Interim Bank, Fairfax, Virginia, to merge with The  
George Mason Bank, Fairfax, Virginia. 2/
- Chicago        American Trust & Savings Bank, Dubuque, Iowa, to merge with ATS  
State Bank, Dubuque, Iowa. 2/

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

- Cleveland      The Dollar Savings and Trust Company, Youngstown, Ohio, to estab-  
lish an offsite electronic facility at The General Motors  
Corporation, Van Plant, Lordstown, Trumbull County, Ohio. 2/
- Richmond      Citizens Bank and Trust Company, Blackstone, Virginia, to estab-  
lish a branch at the corner of Agnew Street and Namozine  
Avenue, Burkeville, Virginia. 2/
- Richmond      Bank of Virginia, Richmond, Virginia, to establish an EFT  
facility at 1200 East Marshall Street, Richmond, Virginia. 2/
- Atlanta        Global Bank, Hialeah, Florida, to establish a branch located at  
4475 S.W. 8th St., Miami, Florida. 2/

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

**APPLICATIONS RECEIVED - Continued**

Atlanta            The Trust Bank, Hialeah, Florida, to establish a branch located at 700 S.W. 22nd Ave., Miami, Florida. 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           Manufacturers Hanover International Finance Corporation, New York, New York: prior notification of its intent to make an additional investment in Manufacturers Hanover Finance Limited, Epsom, England.

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

Cleveland           Union National Bancorp of Barbourville, Inc., Barbourville, Kentucky, for approval to acquire at least 80 percent of the voting shares of The Union National Bank of Barbourville, Barbourville, Kentucky. 2/

Atlanta            Florida Commerce Bankshares Corporation, Clearwater, Florida, for approval to acquire at least 98 percent of the voting shares of Florida Bank of Commerce, Clearwater, Florida. 2/

Atlanta            Gulf First Holding Corporation, Panama City, Florida, for approval to acquire 90.7 percent of the voting shares of Gulf Coast Holding Corporation, Panama City, Florida and indirectly acquire First National Bank, Panama City, Florida and Gulf City National Bank of South Walton, Destin, Florida. 2/

Atlanta            WGNB Corporation, Carrollton, Georgia, for approval to acquire 80 percent of the voting shares of West Georgia National Bank in Carrollton, Carrollton, Georgia. 2/

Chicago            American National Bancshares, Inc., Noblesville, Indiana, for approval to acquire 100 percent of the voting shares of The American National Bank of Noblesville, Noblesville, Indiana. 2/

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

## APPLICATIONS RECEIVED - Continued

- Chicago Carroll Financial Corporation, Burlington, Indiana, for approval to acquire 100 percent of the voting shares of First Bank of Carroll County, Burlington, Indiana. 2/
- Chicago Financial Management Services of Jefferson, Inc., Jefferson, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The Farmers and Merchants Bank of Jefferson, Jefferson, Wisconsin. 2/
- Chicago First Winthrop Bancorporation, Inc., Winthrop, Iowa, for approval to acquire at least 80 percent of the voting shares of Peoples State Bank, Winthrop, Iowa. 2/
- Chicago PSB Bancshares, Ltd., Postville, Iowa, for approval to acquire at least 54.4 percent of the voting shares of Postville State Bank, Postville, Iowa. 2/
- Minneapolis Easton Bancshares, Incorporated, Easton, Minnesota, for approval to acquire at least 80 percent of the voting shares of State Bank of Easton, Easton, Minnesota. 2/
- Minneapolis Kootenai Bancorp, Libby, Montana, for approval to acquire at least 28.39 percent of the voting shares of First National Bank in Libby, Libby, Montana. 2/
- Minneapolis Rockford Bancorporation, Rockford, Minnesota, for approval to acquire at least 94.67 percent of the voting shares of Rockford State Bank, Rockford, Minnesota. 2/
- Dallas Farmers & Merchants Bancshares, Mart, Texas, for approval to acquire at least 80 percent of the voting shares of The Farmers and Merchants National Bank of Mart, Mart, Texas. 2/
- Dallas Prestonwood Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of The Oaks Bank & Trust Company, Dallas, Texas, a proposed new bank. 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**

- Atlanta First Railroad & Banking Company of Georgia, Augusta, Georgia, for approval to acquire 100 percent of the voting shares of Washington Loan & Banking Company, Washington, Georgia. 2/
- Chicago Bankmont Financial Corp., New York, New York and Bank of Montreal, Montreal, Canada, for approval to indirectly acquire 100 percent of the voting shares of The First National Bank and Trust Company of Barrington, Barrington, Illinois. 2/
- Chicago Harris Bankcorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares of The First National Bank and Trust Company of Barrington, Barrington, Illinois. 2/
- Chicago Tri City Bankshares Corporation, Oak Creek, Wisconsin, for approval to acquire 100 percent of the voting shares of Tri City National Bank of Brookfield, Brookfield, Wisconsin, a proposed new bank. 2/
- St. Louis Financial Dominion of Kentucky Corporation, Radcliff, Kentucky for approval to acquire at least 99.6 percent of the voting shares of Farmers Deposit Bank, Brandenburg, Kentucky. 2/
- Kansas City Farmers Enterprises, Inc., Albert, Kansas, for approval to acquire at least 80 percent of the voting shares of Charter West Bank, N.A., Great Bend, Kansas, a proposed new bank. 2/

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

- Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida, for approval to merge with Niceville Bankshares Corporation, Niceville, Florida and indirectly First National Bank of Niceville, Niceville, Florida. 2/
- Atlanta First National Bancorp, Gainesville, Georgia, for approval to merge with The Peoples Bankcorp, Cleveland, Georgia and indirectly Peoples Bank, Cleveland, Georgia. 2/

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

## APPLICATIONS RECEIVED - Continued

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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 Bankers Trust New York Corporation, New York, New York, to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) throughout the United States and in certain foreign countries, through BT Brokerage Corporation (5/17/85)
- Richmond The Wachovia Corporation, Winston-Salem, North Carolina, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company; selling credit life, disability, or involuntary unemployment insurance; any insurance agency activity engaged in by a bank holding company or a subsidiary on or before May 1, 1982 (5/16/85)
- St. Louis Regional Bancshares, Inc., Alton, Illinois, to engage de novo (selling credit life, disability, or involuntary unemployment insurance) (5/16/85)
- Dallas Interfirst Corporation, Dallas, Texas, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) throughout the United States, through Interfirst Mortgage Company, Corsicana, Texas (formerly Old Reliable Mortgage Company) (5/13/85)
- Dallas United City Corporation, Plano, Texas, to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company) the geographic scope will be limited to participations from Texas and Texas contiguous states (5/13/85)
- San Francisco Central Banking System, Inc., Oakland, California, to engage de novo (underwriting credit life insurance on consumer loans) (5/15/85)
- San Francisco First Interstate Bancorp, Los Angeles, California, to expand the geographic scope (any insurance agency activity engaged in by a bank holding company or a subsidiary on or before May 1, 1982) on a nationwide basis, through First Interstate Financial Services, Inc., Newport Beach, California (5/16/85)
- San Francisco Pacific Capital Bancorp, Monterey, 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 Pacific Capital Services Corporation, Monterey, California (5/16/85)

**APPLICATIONS RECEIVED - Continued**

\* \* \* \* \*

**REPORTS RECEIVED**

None.

\* \* \* \* \*

**PETITIONS FOR RULEMAKING**

None.