

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

**H.2, 1985 No. 30**

**Actions of the Board  
Applications and Reports Received  
During the Week Ending July 27, 1985**

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

- Adjustable rate mortgages, proposed amendment to Regulation Z -- extension of comment period to August 30, 1985, within which to provide consumers more information. 1/
- Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, effective August 31, 1985. 1/
- Boston      Bellows Falls Trust Company, Bellows Falls, Vermont, proposed merger with Belfal Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston      Woodstock Holding Company, Inc., Woodstock, Vermont -- extension of time to October 24, 1985, within which to consummate the acquisition of Woodstock National Bank. 1/
- Philadelphia      Mid-State Bank and Trust Company, Altoona, Pennsylvania, to acquire the assets and assume the liabilities of The New Enterprise Bank, New Enterprise, Pennsylvania, under the charter and title of Mid-State Bank and Trust Company -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond      Citizens Bancshares, Inc., Weston, West Virginia -- extension of time to October 26, 1985, within which to become a bank holding company through the acquisition of The Citizens Bank. 1/
- Atlanta      First Bank Shares of The South East, Inc., Alma, Georgia -- extension of time to November 8, 1985,

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

**ACTIONS OF THE BOARD - Continued**

within which to become a bank holding company through acquisition of The First National Bank of Alma, Alma, Georgia. 1/

- Atlanta Sun Banks, Inc., Orlando, Florida -- extension of time to November 1, 1985, within which to acquire shares of Peoples Bank of Lakeland, Lakeland, Florida. 1/
- Atlanta Summerville/Trion Bancshares, Inc., Trion, Georgia -- extension of time to October 16, 1985, within which to become a bank holding company through acquisition of First National Bank of Chattooga County, Trion, Georgia. 1/
- Chicago International Bank of Detroit, Detroit, Michigan -- extension of time within which to divest of shares of Hondela Finance Ltd., Hong Kong. 1/
- St. Louis Desoto Bancshares, Inc., Desoto, Illinois -- extension of time to November 4, 1985, within which to become a bank holding company through acquisition of The Bank of Desoto. 1/
- St. Louis The First National Bank of Millstadt, Millstadt, Illinois, proposed merger with Interim National Bank of Millstadt -- report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis MidAmerica Bank and Trust Company of Edgemont, Edgemont, East St. Louis, Illinois -- investment in bank premises. 1/
- St. Louis The Peoples Bank & Trust Company, Greenburg, Kentucky -- investment in bank premises. 1/
- St. Louis National Bank of Commerce of Pine Bluff, Pine Bluff, Arkansas, proposed purchase and assumption of National Credit Corporation -- report to the Comptroller of the Currency on competitive factors. 1/
- Minneapolis The Yellowstone Bank, Columbus, Montana -- payment of a dividend. 1/

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

## ACTIONS OF THE BOARD - Continued

- Dallas Heritage Bankshares, Inc., Dallas, Texas -- extension of time to October 22, 1985, within which to acquire Turtle Creek National Bank. 1/
- Dallas First Tule Bancorp, Inc., Tulia, Texas -- extension of time to November 4, 1985, within which to acquire The First National Bank of Tulia. 1/
- San Francisco First Interstate Bank of Hawaii, Honolulu, Hawaii, proposed merger with FIHI Bank under the charter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Valley Bank of Nevada, Las Vegas, Nevada -- extension of time to November 7, 1985, within which to establish a branch in North Las Vegas. 1/
- San Francisco Western National Bank, Mill Creek, Washington, proposed merger with Seattle First National Bank, Seattle, Washington, under the charter and title of the latter -- report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Cobanco, Inc., Santa Cruz, California -- extension of time to October 30, 1985, within which Bancorp Management Services, Inc., may commence offering data processing services. 1/
- San Francisco Ameriwest Bancor, Inc., Phoenix, Arizona -- extension of time to November 10, 1985, within which to acquire Bank of Paradise Valley. 1/
- San Francisco California Commercial Bankshares -- extension of time to October 25, 1985, within which to engage de novo in mortgage banking activities. 1/

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



**ACTIONS OF THE BOARD - Continued**

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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**

**Forty-five Day Notification Period Waived**

Richmond            Maryland National Bank, Baltimore, Maryland -- no objection to acquire 100 percent of the voting shares of Norwest American Bank, S.A., Luxembourg, to be renamed Maryland Bank International, S.A.

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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**

Chicago            Dentel Bancorporation, Victor, Iowa -- for approval to acquire at least 80 percent of the voting shares of American Savings Bank, Tripoli, Iowa. 1/

**Returned**

Dallas            Thornton Bancshares, Inc., Thornton, Texas -- for approval to acquire 99.166 percent of the voting shares of First State Bank, Thornton, Texas.

San Francisco    Alaska Northern Banc Corp., Fairbanks, Alaska -- for approval to acquire 100 percent of the voting shares of Alaska National Bank of The North, Fairbanks, Alaska.

**Approved**

Boston            American Bancorp, Inc., Hamden, Connecticut -- for approval to acquire 100 percent of the voting shares of American National Bank, Hamden, Connecticut. 1/

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

## ACTIONS OF THE BOARD - Continued

- Atlanta Grand Bancorp, Grand Bay, Alabama -- for approval to acquire 100 percent of the voting shares of Mobile County Bank, Grand Bay, Alabama, a proposed new bank. 1/
- Atlanta Gulf First Holding Corporation, Panama City, Florida -- for approval to acquire 100 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. 1/
- Chicago Oak Lawn Financial Ltd., Oak Lawn, Illinois -- for approval to acquire at least 80 percent of the voting shares of Oak Lawn Trust & Savings Bank, Oak Lawn, Illinois. 1/
- St. Louis First Waterloo Bancshares, Inc., Waterloo, Illinois -- for approval to acquire 100 percent of the voting shares of the successor by merger to First National Bank of Waterloo, Waterloo, Illinois. 1/
- St. Louis Magnolia Banking Corporation, Magnolia, Arkansas -- for approval to acquire at least 80 percent of the voting shares of Farmers Bank and Trust Company, Magnolia, Arkansas. 1/
- St. Louis Millstadt Bancshares, Inc., Millstadt, Illinois -- for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Millstadt, Millstadt, Illinois. 1/
- Minneapolis JANS BANCSHARES, INC., Kulm, North Dakota -- for approval to acquire 85 percent of the voting shares of Kulm State Bank, Kulm, North Dakota. 1/
- Kansas City Glenrock Bancorporation, Inc., Glenrock, Wyoming -- for approval to acquire 100 percent of the voting shares of National Bank of Glenrock, Glenrock, Wyoming. 1/
- Kansas City Onaga Bancshares, Inc., Onaga, Kansas -- for approval to acquire 100 percent of the voting shares of First National Bank of Onaga, Onaga, Kansas. 1/

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

**ACTIONS OF THE BOARD - Continued**

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

**Returned**

Atlanta SouthTrust Corporation, Birmingham, Alabama -- for approval to acquire at least 80 percent of the voting shares of First State Bank of Albertville, Albertville, Alabama.

**Approved**

Richmond Independent Banks of Virginia, Inc., Norfolk, Virginia -- for approval to acquire 100 percent of the voting shares of Princess Anne Commercial Bank, Virginia Beach, Virginia, a proposed new bank. 1/

Atlanta Seacoast Banking Corporation of Florida, Stuart, Florida -- for approval to acquire 100 percent of the voting shares of First National Bank and Trust Company/St. Lucie County, Port St. Lucie, Florida, a proposed new bank. 1/

Minneapolis Yellowstone Holding Company, Columbus, Montana -- for approval to acquire 100 percent of the voting shares of Yellowstone Bank, Billings, Montana, a proposed new bank. 1/

Kansas City First Bancorp of Kansas, Wichita, Kansas -- for approval to acquire 100 percent of the voting shares of El Dorado National Bank, El Dorado, Kansas. 1/

Kansas City MidAmerican Corporation, Roseland Park, Kansas -- for approval to acquire 100 percent of the voting shares of MidAmerican Bank and Trust Company of Overland Park, Overland Park, Kansas, a proposed new bank. 1/

Kansas City Nebanco, Inc., Wallace, Nebraska -- for approval to acquire 5.71 percent of the voting shares of American Corporation, North Platte, Nebraska, and indirectly American Security Bank, North Platte, Nebraska. 1/

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 1956**

**Returned**

- Chicago Illinois Neighborhood Development Corporation,  
Chicago, Illinois -- to engage de novo (engaging  
in community development activities) through  
Gencorp Development Corporation, Chicago,  
Illinois. (7/26/85)
- Chicago Jefferson Holding Corp., Chicago, Illinois -- to  
engage de novo (making, acquiring and/or servicing  
loans for itself or for others of the type made by  
a mortgage company) these activities will be  
conducted in the city of Chicago and its  
surrounding metropolitan area. (7/5/85)
- San Francisco Area Financial Corporation, Redwood City,  
California -- to engage de novo (selling credit  
life, disability, or involuntary unemployment  
insurance) (7/10/85)

**Approved**

- Kansas City Nebanco, Inc., Wallace, Nebraska -- for approval to  
indirectly engage in the sale of credit-related  
life and accident and health insurance, through  
the purchase of stock of American Corporation,  
North Platte, Nebraska. 1/

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

## ACTIONS OF THE BOARD - Continued

Permitted

- Kansas City Kaw Valley Bancshares, Inc., Kansas City, Kansas -- to engage de novo (in insurance agency activities if the bank holding company has \$50 million or less in total consolidated assets) through its subsidiary, Strawberry Hill Insurance Agency, Inc., Kansas City, Kansas. (7/24/85) 3/
- Dallas MCorp, Dallas, Texas and MCorp Financial Inc., Wilmington, Delaware -- to engage de novo (providing to others financially related data processing and data transmission services, facilities and data bases; or access to them) through its subsidiary MPact Merchant Services Corp., Wilmington, Delaware. (7/26/85) 3/
- Dallas Ruston Bancshares, Inc., Ruston, Louisiana -- to engage de novo (engaging in a full pay-out personal and real property leasing) (7/26/85) 3/
- San Francisco Midland Bank PLC, London, England; Midland California Holdings Limited, London, England and Crocker National Corporation, San Francisco, California -- to expand the de novo activities (selling credit life, disability, or involuntary unemployment insurance) through Crocker Financial Corporation, Ltd., Honolulu, Hawaii and CNC Insurance Agency, Inc., San Francisco, California. (7/26/85) 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**

**Approved**

Minneapolis      Farmers and Merchants Financial Services, Inc., St.  
Paul, Minnesota. 1/

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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**

New York            Chemical Bank, New York, New York -- to establish a  
branch at IMB Corp., 500 Columbus Avenue,  
Thornwood, Westchester County, New York. 2/

Richmond            First Virginia Bank - Colonial, Richmond, Virginia  
-- to establish a branch office on the southeast  
corner of Centralia Road and Iron Bridge Road in  
Chesterfield County, Virginia. 2/

Richmond            St. Michaels Bank, St. Michaels, Maryland -- to  
establish a ranch at Tilghman, Maryland. 2/

Atlanta             Bayshore Bank of Florida, Miami, Florida -- to  
establish a branch at 12005 Southwest  
26 Street, Miami, Florida. 2/

Atlanta             Trust Company Bank, Atlanta, Georgia -- to  
establish an automated teller machine in the lobby  
of 5780 Powers Perry Road, Atlanta, Georgia. 2/

Chicago             FirstMil Bank, Milwaukee, Wisconsin -- to establish  
a branch at 4623 West Lisbon Avenue, Milwaukee,  
Wisconsin. 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            Morgan Guaranty International Finance Corporation,  
New York, New York -- prior notification of its  
intent to establish Morgan Guaranty Gilts Ltd.,  
London, England.

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

- Cleveland      Cameron Bancshares, Inc., Cameron, West Virginia --  
for approval to acquire 100 percent of the voting  
shares of The First National Bank of Cameron,  
Cameron, West Virginia. 2/
- Richmond      Big Coal River Bancorp, Inc., Whitesville, West  
Virginia -- for approval to acquire 100 percent of  
the voting shares of Whitesville State Bank,  
Whitesville, West Virginia. 2/
- Atlanta      Colpatria-Sociedad Columbiana de Capitalizacion,  
S.A., Bogota, Columbia; Banco Colpatria, S.A.,  
Bogota, Columbia and Banpatria U.S.A., Inc.,  
Miami, Florida -- for approval to acquire at least  
99 percent of the voting shares of Metropolitan  
National Bank, Miami, Florida, a proposed new  
bank. 2/
- Atlanta      First Sarasota Bancorporation, Tampa, Florida --  
for approval to acquire at least 50.5 percent of  
the voting shares of City Commercial Bank,  
Sarasota, Florida. 2/
- Atlanta      Lowndes Bancshares, Inc., Hahira, Georgia -- for  
approval to acquire 100 percent of the voting  
shares of Commercial Banking Company, Hahira,  
Georgia. 2/
- Atlanta      TraCorp, Inc., Tullahoma, Tennessee -- for approval  
to acquire at least 86 percent of the voting  
shares of Traders National Bank of Tullahoma,  
Tullahoma, Tennessee. 2/
- Chicago      Centra Financial, Inc., West Allis, Wisconsin --  
for approval to acquire at least 80 percent of the  
voting shares of Central Bank, West Allis,  
Wisconsin. 2/
- Chicago      Correction:  
The notice for Citizens Trust Bancorp, Inc., Ann  
Arbor, Michigan, to acquire 100 percent of the  
voting shares of Citizens Trust, Ann Arbor,  
Michigan and Michigan Bank-Midwest, Jackson,  
Michigan appeared on H.2 #24 1985 incorrectly.

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

The notice should have stated Citizens Trust Bancorp, Inc., Ann Arbor, Michigan to acquire Citizens Trust, Ann Arbor, Michigan. The other bank (Michigan Bank-Midwest) should have been listed under Section 3(a) (3).

- Chicago Community Financial Corp., Edgewood, Iowa -- for approval to acquire at least 93.3 percent of the voting shares of Community Savings Bank, Edgewood, Iowa. 2/
- Chicago IUC Holding, Inc., Columbus, Indiana -- for approval to acquire 100 percent of the voting shares of Midwest National Bank, Indianapolis, Indiana. 2/
- Chicago Lowden Bancshares, Inc., Lowden, Iowa -- for approval to acquire at least 93.3 percent of the voting shares of American Trust & Savings Bank, Lowden, Iowa. 2/
- Chicago South Ottumwa Bancshares, Inc., Ottumwa, Iowa -- for approval to acquire at least 80 percent of the voting shares of South Ottumwa Savings Bank, Ottumwa, Iowa. 2/
- Chicago Wenona Bancorp, Inc., Wenona, Illinois -- for approval to acquire 100 percent of the voting shares of Wenona State Bank, Wenona, Illinois. 2/
- St. Louis Aviston Bancorp, Inc., Aviston, Illinois -- for approval to acquire 100 percent of the voting shares of State Bank of Aviston, Aviston, Illinois. 2/
- St. Louis F & M Bancshares, Inc., Trezevant, Tennessee -- for approval to acquire at least 90 percent of the voting shares of Farmers & Merchants Bank, Trezevant, Tennessee. 2/
- St. Louis Marked Tree Bancshares, Inc., Marked Tree, Arkansas -- for approval to acquire at least 80 percent of the voting shares of Marked Tree Bank, Marked Tree, Arkansas. 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

- St. Louis North Central Bancorp, Inc., LaGrange, Kentucky -- for approval to acquire at least 80 percent of the voting shares of Bank of Oldham County, LaGrange, Kentucky. 2/
- St. Louis Town & Country Financial, Inc., Dundee, Kentucky -- for approval to acquire at least 85.56 percent of the voting shares of The Bank of Dundee, Dundee, Kentucky. 2/
- Minneapolis The First and Farmers Bank Holding Company, Portland, North Dakota -- for approval to acquire 100 percent of the voting shares of The First and Farmers Bank, Portland, North Dakota. 2/
- Kansas City Glenrock Bancorporation, Inc., Glenrock, Wyoming -- for approval to acquire 100 percent of the voting shares of National Bank of Glenrock, Glenrock, Wyoming. 2/
- Kansas City Hillsboro Financial Corporation, Wichita, Kansas -- for approval to acquire at least 93.7 percent of the voting shares of The First National Bank of Hillsboro, Hillsboro, Kansas. 2/
- Kansas City Onaga Bancshares, Inc., Onaga, Kansas -- for approval to acquire 100 percent of the voting shares of First National Bank of Onaga, Onaga, Kansas. 2/
- Kansas City Regency Bancorporation, Pueblo, Colorado -- for approval to acquire at least 97 percent of the voting shares of Pueblo Boulevard Bank, Pueblo, Colorado. 2/
- Kansas City Wheatland Bankshares, Inc., Wheatland, Wyoming -- for approval to acquire 100 percent of the voting shares of The American Bank of Wheatland, Wheatland, Wyoming. 2/
- Dallas First Caprock Bancshares, Inc., Claude, Texas -- for approval to acquire at least 80 percent of the voting shares of The First National Bank of Claude, Claude, Texas. 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           McLaughlin Bancshares, Inc., Ralls, Texas -- for approval to acquire at least 80 percent of the voting shares of South Plains Bancshares, Inc., Idalou, Texas and indirectly Idalou State Bank, Idalou, Texas and Security State Bank & Trust Co., Ralls, Texas. 2/
- Dallas           MNet Corp., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of MBank USA, Wilmington, Delaware, a proposed new bank. 2/
- Dallas           New East Texas Bancshares, Inc., Livingston, Texas -- for approval to acquire 100 percent of the voting shares of East Texas Bancshares, Inc., Livingston, Texas and indirectly First National Bank of Jasper, Jasper, Texas and First State Bank of Livingston, Livingston, 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**

- Richmond       Central Fidelity Banks, Inc., Richmond, Virginia -- for approval to acquire 100 percent of the voting shares of Central Fidelity Bank, N.A., Richmond, Virginia. 2/
- Richmond       First Union Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Atlantic Bancorporation, Jacksonville, Florida and indirectly acquire Atlantic National Bank of Florida, Orange Park, Florida and Atlantic National Bank of Miami, Dade County, Florida. 2/
- Atlanta         Eagle National Holding Company, Inc., Miami, Florida -- for approval to acquire at least 80 percent of the voting shares of Tower Bank, N.A., Hialeah Gardens, Florida. 2/
- Atlanta         Tri-State Bancshares, Inc., Knoxville, Tennessee -- for approval to acquire at least 86 percent of the voting shares of The Traders National Bank, Tullahoma, Tennessee. 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 Citizens Trust Bancorp, Inc., Ann Arbor, Michigan -- for approval to acquire 100 percent of the voting shares of Michigan Bank-Midwest, Jackson, Michigan.
- Chicago 1st Source Corporation, South Bend, Indiana -- for approval to acquire 100 percent of the voting shares of Marco Capital Corporation, Plymouth, Indiana, and indirectly 1st Source Bank of Marshall County, Plymouth, Indiana. 2/
- Chicago Irwin Union Corporation, Columbus, Indiana -- for approval to acquire 100 percent of the voting shares of IUC Holding, Inc., Columbus, Indiana and indirectly Midwest National Bank, Indianapolis, Indiana. 2/
- Chicago Malta Bancshares, Inc., Malta, Illinois -- for approval to acquire at least 70.94 percent of the voting shares of Community Bank of Utica, Utica, Illinois. 2/
- Chicago Merchants National Corporation, Indianapolis, Indiana -- for approval to acquire at least 17.5 percent of the voting shares of Hancock Bancshares Corporation, Greenfield, Indiana and indirectly Hancock Bank & Trust, Greenfield, Indiana. 2/
- Chicago Mt. Zion Bancorp, Inc., Mt. Zion, Illinois -- for approval to acquire at least 70.40 percent of the voting shares of First National Bank of Mt. Zion, Mt. Zion, Illinois. 2/
- Chicago Scott Bancshares, Inc., Bethany, Illinois -- for approval to acquire 100 percent of the voting shares of State Bank of Niantic, Niantic, Illinois. 2/
- Chicago Southwest Financial Corporation, Evergreen Park, Illinois -- for approval to acquire at least 97 percent of the voting shares of Orland Park Plaza Bank, Orland Park, Illinois. 2/
- Minneapolis JDOB, Inc., Naples, Florida -- for approval to acquire at least 83 percent of the voting shares of Sandstone State Bank, Sandstone, Minnesota. 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 First Bancorp of Kansas, Wichita, Kansas -- for approval to acquire 100 percent of the voting shares of El Dorado National Bank, El Dorado, Kansas. 2/
- Kansas City MidAmerican Corporation, Roseland Park, Kansas -- for approval to acquire 100 percent of the voting shares of MidAmerican Bank and Trust Company of Overland Park, Overland Park, Kansas. 2/
- Dallas Dallas Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Americanbanc Corporation, Plano, Texas and indirectly American National Bank of Plano, Plano, Texas. 2/
- Dallas RepublicBank Corporation, Dallas, Texas -- for approval to acquire 100 percent of the voting shares of RepublicBank Delaware, Wilmington, Delaware, a proposed new bank. 2/
- Dallas Ruston Bancshares, Inc., Ruston, Louisiana -- for approval to acquire at least 10 percent of the voting shares of D'Arbonne Bancshares, Inc., Farmerville, Louisiana and indirectly acquire at least 90 percent of the voting shares of D'Arbonne Bank and Trust Company, Farmerville, Louisiana. 2/
- Dallas Sterling Bancshares, Inc., Houston, Texas (formerly Jersey Village Bancshares, Inc.) -- for approval to acquire 100 percent of the voting shares of First National Bank of West University Place, Houston, 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**

- Philadelphia USBANCORP, Inc., Johnstown, Pennsylvania -- for approval to merge with McKeesport National Corporation, McKeesport, Pennsylvania and indirectly McKeesport National Bank, McKeesport, Pennsylvania. 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**

- Philadelphia      Financial Trust Corp (formerly Financial Trans Corp), Carlisle, Pennsylvania -- to engage de novo (underwriting credit life insurance on consumer loans) through Financial Trust Life Insurance Company, Phoenix, Arizona (7/22/85)
- Richmond            First Union Corporation, Charlotte, North Carolina -- for approval to engage in the activity of making, acquiring, and/or servicing loans for itself or for others such as would be made by a mortgage company through the acquisition of Atlantic Mortgage & Investment Corporation, Jacksonville, Florida.
- Richmond            Mercantile Bankshares Corporation, Baltimore, Maryland -- to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company, and selling credit life, disability, or involuntary unemployment insurance) the activities would be conducted nationwide, through its subsidiary, Mercantile Mortgage Company, Baltimore, Maryland. (7/24/85)
- Atlanta              First Railroad & Banking Company, Augusta, Georgia -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a consumer finance company) (7/25/85)
- Atlanta              Landmark Banking Corporation of Florida, Ft. Lauderdale, Florida and Citizens and Southern Georgia Corporation, Atlanta, Georgia -- to engage de novo (engaging in full pay-out personal property leasing and selling and credit life, disability, or involuntary unemployment insurance) through Capital Group Leasing, Inc., Ft. Lauderdale, Florida (7/22/85)
- Atlanta              Louisiana Bancshares, Inc., Baton Rouge, Louisiana -- 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;

**APPLICATIONS RECEIVED - Continued**

- selling credit life, disability, or involuntary unemployment insurance) throughout the United States, through Louisiana National Mortgage Company, St. Tammany, Louisiana. (7/16/85)
- Chicago Gibson Investment Company, Gibson, Iowa -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company and commercial finance company) the geographic scope will be the entire State of Iowa (7/15/85)
- Chicago J. E. Coonley Company, Dows, Iowa -- to engage de novo (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through a lease relationship, to a financial institution located in Sheffield, Iowa (7/23/85)
- Minneapolis Security State Agency of Aitkin, Inc., Aitkin, Minnesota -- to engage in general insurance agency activities in a town with a population not exceeding 5,000 persons through the acquisition of John F. Solien Agency, Aitkin, Minnesota.
- Kansas City Binger Agency, Inc., Binger, Oklahoma -- to engage de novo (engaging in full pay-out personal property leasing) the activity will be conducted in the Oklahoma counties of Caddo, Canadian and Grady (7/24/85)
- Kansas City Citadel Bankshares, Inc., Wichita, Kansas -- to engage directly in selling credit life, disability, or unemployment insurance through its acquisition of Montgomery County Financial Corp., Independence, Kansas.
- Kansas City Weleetka Bancorporation, Inc., Weleetka, Oklahoma -- to engage in the sale of property and casualty insurance through the acquisition of Weleetka Property and Casualty Agency, Inc., Weleetka, Oklahoma.
- Dallas Sterling Bancshares, Inc., Houston, Texas (formerly Jersey Village Bancshares, Inc) -- for approval to engage in the activities of a trust company of a fiduciary, agency, or custodial nature through the acquisition of First University Service Corporation, Houston, Texas.

**APPLICATIONS RECEIVED - Continued**

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**REPORTS RECEIVED**

None.

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**PETITIONS FOR RULEMAKING**

None.