#### ANNOUNCEMENT BY

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

H.2, 1985 No. 35

Actions of the Board Applications and Reports Received During the Week Ending August 31, 1985

# APPLICABLE RESERVE BANK

#### ACTIONS OF THE BOARD

Federal Reserve Board issued for public comment a proposed change to Regulation K--International Banking Operations— that would prohibit all lending to affiliates by Edge corporations that are not subsidiaries of U.S. insured banks. Comment is requested by October 28, 1985 (Docket R-0550).

Announcement by Federal Reserve Board that its Consumer Advisory Council will meet October 24 and 25, in the Board's Martin Building, in sessions open to the public.

New York

Manufacturers Hanover Trust Company, New York, New York -- investment in bank premises. 1/

New York

Norstar Bank of Long Island, Hempstead, New York, investment in bank premises. 1/

Philadelphia

Central Bank, Hollidaysburg, Pennsylvania -extension of time to March 3, 1985, within which
to establish a branch in Barnesboro,
Pennsylvania. 1/

Richmond

The Parkersburg National Bank, Parkersburg, West Virginia, proposed merger with Union Central National Bank, Vienna, West Virginia, and United Bank, Inc., Parkersburg, West Virginia — report to the Comptroller of the Currency on competitive factors. 1/

Richmond

Whitesville State Bank, Whitesville, West Virginia, proposed merger with WSB Bank, Inc., Whitesville — report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

Atlanta

Barnett Bank of Northwest Florida, Fort Walton

#### ACTIONS OF THE BOARD - Continued

	Beach, Florida, proposed merger with Cawthon State Bank, Defuniak Springs, Florida, and First National Bank of Niceville, Niceville, Florida report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	Cawthon State Bank, Defuniak Springs, Florida, proposed merger with three offices of Barnett Bank of West Florida, Pensacola, Florida report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	Commerce and Energy Bank of Lafayette, Lafayette, Louisiana, proposed merger with New Commerce and Energy Bank of Lafayette report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	First American National Bank of Chattanooga, Chattanooga, Tennessee, proposed merger with First American National Bank of Cleveland, Cleveland, Tennessee — report to the Comp- troller of the Currency on competitive factors. 1/

Atlanta

Community State Banking Corporation, Starke, Florida -- extension of time to November 14, 1985, within which to become a bank holding company through acquisition of Community State Bank of Starke. 1/

Chicago

Premier Bancorporation, Inc., Libertyville, Illinois -- extension of time to November 19, 1985, within which to establish a de novo subsidiary, First Premier Credit Life Insurance Company, and to engage in insurance activities directly related to extensions of credit, in Northern Cook and Lake counties in Illinois. 1/

Chicago

Western Interim National Bank of Cicero, Cicero, Illinois, proposed merger with Western National Bank of Cicero, under the charter of the former and title of the latter -- report to the

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

Comptroller of the Currency on competitive factors. 1/

Chicago

New First National Bank in Lincoln, Lincoln, Illinois, proposed merger with First National Bank in Lincoln, under the charter and title of the latter — report to the Comptroller of the Currency on competitive factors. 1/

Chicago

North Shore Interim National Bank of Chicago, Chicago, Illinois, proposed merger with The North Shore National Bank of Chicago, under the charter of North Shore Interim National Bank of Chicago and title of The North Shore National Bank of Chicago -- report to the Comptroller of the Currency on competitive factors. 1/

Chicago

Marine First National Bank of Racine, Racine, Wisconsin, proposed merger with Marine Bank South, National Association, Kenosha, Wisconsin, under the charter of Marine First National Bank of Racine and title of Marine Bank South, National Association — report to the Comptroller of the Currency on competitive factors. 1/

Chicago

Comerica Incorporated, Detroit, Michigan -extension of time to November 20, 1985, within which to acquire 21.6 percent or more of the voting shares of Pontiac State Bank, Pontiac, Michigan. 1/

St. Louis

GCB Bancorp, Inc., Princeton, Indiana — extension of time to October 20, 1985, within which to become a bank holding company through the acquisition of Gibson County Bank, Princeton. 1/

St. Louis

First National Bank of Clark County, Charlestown, Indiana, proposed merger with CCI Bank, National Association, Charlestown — report to the Comptroller of the Currency on competitive factors. 1/

St. Louis

Bells Banking Company, Bells, Tennessee, proposed merger with Bells Interim Banking Company, Bells -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

St. Louis	Headquarters Holding Company, Ava, Illinois — extension of time to December 2, 1985, within which to become a bank holding company through acquisition of First National Bank of Ava. 1/
St. Louis	Gateway Capital Corporation, Hernando, Mississippi — extension of time to December 11, 1985, within which to redeem its shares. 1/
St. Louis	First Missouri Bank of St. Francois County, Flat River, Missouri, proposed merger with Bank of Bismarck, Bismarck, Missouri — report to the Federal Deposit Insurance Corporation on competitive factors. 1/
St. Louis	Mercantile Bank of Northwest County N.A., St. Louis County, Missouri, proposed purchase of a facility of Lewis and Clark Mercantile Bank, St. Louis County report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Dallas	New Plano East Bank, Plano, Texas, proposed merger with Plano East National Bank — report to the Comptroller of the Currency on competitive factors. 1/
Dallas	Central Bank, Monroe, Louisiana — investment in bank premises. 1/
San Francisco	Messrs. Milton, Brian, and Samuel Sorokin and Terry Metrovich — extension of time to September 20, 1985, within which to process their notice of change in control in connection with the acquisition of 60.65 percent ownership of the voting shares of Mesa Bancorp, San Diego, California. 1/
San Francisco	First National Bank of North County, Carlsbad, California, proposed merger with The Lake San Marcos Branch of Union Bank, Los Angeles, California report to the Comptroller of the Currency on competitive factors. 1/

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

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

## Approved

Minneapolis Fidelity Bank Northeast, Minneapolis, Minnesota. 1/

Dallas Interstate Bank North, Houston, Texas. 1/

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

## Approved

Philadelphia Central Bank, Hollidaysburg, Pennsylvania -- to

establish a branch office to be located at 125-129 South Juliana Street, Bedford, Pennsylvania. 1/

Dallas Central Bank, Monroe, Iouisiana — to establish a

branch at 4700 Millhaven Road, Monroe, Louisiana.

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

#### Approved

San Francisco

First Interstate Bank of California, Los Angeles, California — to acquire certain assets and assume certain deposit liabilities of First Interstate Bank, Ltd., Los Angeles, California. 1/

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

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

## Not Disapproved

St. Louis Marshall Bancshares, Inc., Marshall, Arkansas. 1/

Kansas City American State Bank of Jackson, Jackson, Wyoming. 1/

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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

Lincolnshire Bancshares, Inc., Lincolnshire, Illinois — for approval to acquire at least 70 percent of the voting shares of First National Bank of Lincolnshire, Lincolnshire, Illinois.

#### Returned

Kansas City

Regency Bancorporation, Pueblo, Colorado — for approval to acquire at least 97 percent of the voting shares of Pueblo Boulevard Bank, Pueblo, Colorado.

#### Approved

Richmond

Big Coal River Bancorp, Inc., Whitesville, West Virginia -- for approval to acquire 100 percent of the voting shares of the successor by merger to Whitesville State bank, Whitesville, West Virginia. 1/

Richmond

Century Bancshares, Inc., Washington, D. C. — for approval to acquire 100 percent of the voting shares of Century National Bank, Washington, D. C. 1/

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

- Atlanta Claiborne Holding Company, Inc., Tazewell,
  Tennessee -- for approval to acquire at least 80
  percent of the voting shares of Claiborne County
  bank, Tazewell, Tennessee. 1/
- Atlanta First Polk Bankshares, Inc., Cedartown, Georgia —
  for approval to acquire at least 80 percent of the
  voting shares of First National Bank of Polk
  County, Cedartown, Georgia. 1/
- Atlanta Lowndes Bancshares, Inc., Hahira, Georgia -- for approval to acquire 100 percent of the voting shares of Commercial Banking Company, Hahira, Georgia 1/
- Chicago W. D. K. Bancorporation, Hampton, Iowa -- for approval to acquire to acquire at least 97.78 percent of the voting shares of Palmer State Bank, Palmer, Iowa. 1/
- St. Louis Aviston Bancorp., Inc., Aviston, Illinois -- for approval to acquire 100 percent of the voting shares of State Bank of Aviston, Aviston, Illinois. 1/
- St. Louis

  First Indiana Bancshares, Inc., Charlestown,
  Indiana for approval to acquire 100 percent of
  the voting shares of the successor by merger to
  First National Bank of Clark County, Charlestown,
  Indiana and at least 52.33 percent of The First
  National Bank of Scottsburg, Scottsburg, Indiana.
  1/
- St. Louis Hunt & Howell Bancshares, Inc., Fayetteville,
  Arkansas -- for approval to acquire 99 percent of
  the voting shares of First National Bank of
  Fayetteville, Fayetteville, Arkansas.
- 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. 1/
- St. Louis McKenzie Holding Company, McKenzie, Tennessee -for approval to acquire 100 percent of the voting
  shares of McKenzie Banking Company, McKenzie,
  Tennessee. 1/

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

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. 1/
Minneapolis	Pioneer Bank Shares, Inc., Duluth, Minnesota — for approval to acquire at least 83.75 percent of the voting shares of Pioneer National Bank of Duluth, Duluth, Minnesota. 1/
Kansas City	Citadel Bankshares, Inc., Wichita, Kansas — for approval to acquire 86.7 percent of the voting shares of Augusta Bank and Trust company, Augusta, Kansas, and 99.8 percent of the voting shares of Montgomery County Financial Corporation, Independence, Kansas and indirectly Independence State Bank, Independence, Kansas. 1/
Kansas City	First National Holding Company, Tulsa, Oklahoma — for approval to acquire 100 percent of the voting shares of First Jenks Bancorporation, Inc., Tulsa, Oklahoma and indirectly 99.7 percent of First National Bank, Jenks, Oklahoma. 1/
Dallas	Kingsville State Bancshares, Inc., Kingsville, Texas for approval to acquire 100 percent of the voting shares of State Bank of Kingsville, Kingsville, Texas. 1/
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. 1/
Dallas	United Bancshares, Inc., Hobbs, New Mexico for approval to acquire 100 percent of the voting shares of United Bank of Lea County, Hobbs, New Mexico. 1/
San Francisco	Salt Lake Holding Corp., Salt Lake City, Utah for approval to acquire 100 percent of the voting shares of Sandy State Bank, Sandy, Utah.

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

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

### Returned

Chicago Tri City Bankshares Corporation, Oak Creek,

Wisconsin -- for approval to acquire 2.28 percent of the voting shares of First National Bank of

Eagle River, Eagle River, Wisconsin.

Minneapolis JDOB, Inc., Naples, Florida -- for approval to

acquire at least 83 percent of the voting shares

of Sandstone State Bank, Sandstone, Minnesota.

Kansas City Commercial Landmark Corporation, Muskogee, Oklahoma

-- for approval to acquire at least 89.1 percent of the voting shares of Sequoyah State Bank of

Muldrow, Muldrow, Oklahoma.

# **Approved**

St. Louis Mid-South Bancorp, Inc., Franklin, Kentucky -- for

approval to acquire 100 percent of the voting shares of Adairville Banking Company, Adairville,

Kentucky. 1/

Minneapolis Bank Shares Incorporated, Minneapolis, Minnesota --

for approval to acquire 100 percent of the voting shares of Fidelity Bank Northeast, Minneapolis,

Minnesota. 1/

Dallas United New Mexico Financial Corporation,

Albuquerque, New Mexico -- for approval to acquire

24 percent of the voting shares of United

Bancshares, Inc. Hobbs, New Mexico and indirectly

acquire United Bank of Lea County, Hobbs, New

Mexico, a proposed new bank. 1/

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

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

## Returned

San Francisco

U. S. Bancorp, Portland, Oregon — to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company; engaging in full pay—out personal property leasing; selling credit life, disability or involuntary unemployment insurance; selling property and casualty insurance) through its subsidiary, U. S. Bancorp Financial, Inc., Portland, Oregon, to include the United States, with exception of property and casualty insurance sales, which would be limited to Idaho, Nevada, Washington, Oregon, California and Arizona. (8/27/85)

## Approved

New York

Bankers Trust New York Corporation, New York, New York -- for approval to engage de novo through its wholly owned subsidiary, BT Futures Corp., New York, New York, in the execution and clearance, on major commodity exchanges, of futures contracts on stock indexes and options on such futures contracts.

Kansas City

Citadel Bankshares, Inc., Wichita, Kansas — for approval to indirectly engage in selling credit life, disability, or involuntary unemployment insurance through its acquisition of Montgomery County Financial Corp., Independence, Kansas. 1/

Dallas

MCorp, Dallas, Texas and MCorp Financial, Inc., Wilmington, Delaware — to engage in the provision of data processing and data transmission services to financial institutions through the acquisition of First Chicago Data Corporation, Chicago, Illinois. 1/

Dallas

MCorp, Dallas, Texas and MCorp Financial, Inc., Wilmington, Delaware — to engage in the provision of data processing and data transmission services consisting of wire transfer and cash management

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

services; transmitting of other economic and financial information; and certain consulting and software maintenance services through the acquisition of General Electric Information Services Company, Rockville, Maryland. 1/

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

## Permitted

Richmond

United Virginia Bankshares Incorporated, Richmond, Virginia — to engage de novo (any insurance activity engaged in by a bank holding company or a subsidiary that was approved by the Board prior to January 1, 1971) through its subsidiary, United Virginia Insurance Agency, Incorporated, Richmond, Virginia, the activity would be conducted nationwide. (8/30/85) 3/

Kansas City

FirsTier, Inc., Lincoln, Nebraska — to engage de novo (in providing management consulting services to depository institutions) through FirsTier Management Consultants, Inc., Omaha, Nebraska, the activity will be conducted in Nebraska, Iowa, Kansas, South Dakota, Colorado, Wyoming and Montana. (8/30/85) 3/

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

#### APPLICATIONS RECEIVED

To	<b>Establish</b>	ı a	Domes	stic	Bran	nch	Purst	ıant	to
	Section 9	0	f the	Fede	Fare	Res	erve	Act	

New York

Banco De Ponce, Hato Rey, Puerto Rico — to relocate its branch from 1724 Pitkin Avenue, Brooklyn, New York, to 1620 Pitkin Avenue, Brooklyn, New York. 2/

New York

Irving Trust Company, New York, New York — to establish a branch at 445 Broad Hollow Road, Melville, New York. 2/

Atlanta

Commerce Union Bank, Nashville, Tennessee — to establish an ATM located at 909 Nashville Highway, Columbia, Tennessee. 2/

Chicago The First State Bank, Bourbon, Indiana -- to establish a branch at 436 East Center Street, Bourbon, Indiana. 2/

Chicago State Bank of Croswell, Croswell, Michigan -- to establish a branch at 66 N. Howard Avenue, Croswell, Michigan. 2/

Chicago American Trust & Savings Bank, Dubuque, Iowa -- to establish an automated Teller Machine at Loras College, 1450 Alta Vista Street, Dubuque, Iowa. 2/

Chicago Harris Trust and Savings Bank, Chicago, Illinois —
to establish an automated teller machine at 700
East Lake Cook Road, Buffalo Grove, Illinois. 2/

Dallas Victoria Bank & Trust Company, Victoria, Texas -to establish an off-site electronic facility at
198 Shepley St., Bloomington, Texas. 2/

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

New York Banco De Ponce, Hato Rey, Puerto Rico -- to purchase certain assets and assume liabilities of

<sup>2/</sup> 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.

a branch located 1620 Pitkin Avenue, Brooklyn, New York of the East New York Savings Bank, New York, New York. 2/

New York

Manufacturers Hanover Trust Company, New York, New York -- to merge Manufacturers Hanover, N.A., Rochester, New York 2/

Minneapolis

Fidelity Bank Northeast, Minneapolis, Minnesota —
for prior approval to acquire the assets and
assume the liabilities of Fidelity Bank and Trust
company, Minneapolis, Minnesota. 2/

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

Minneapolis Fidelity Bank Northeast, Minneapolis, Minnesota. 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

Citibank Overseas Investment Corporation, Wilmington, Delaware -- prior notification of its intent to invest additional shares in Citibank Trust Limited, London, England in the form of subordinated debt.

New York

Citicorp, New York, New York -- prior notification of its intent to invest additional shares in Citicorp Investment Bank Limited, London, England.

New York

Republic International Bank of New York, Miami, Florida -- prior notification of its intent to acquire United Mizrahi Casa Bancaria S.A., Montevideo, Uruguay.

<sup>2/</sup> 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.

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

New York Community Bancorp, Inc., Rhinebeck, New York — for approval to acquire 100 percent of the voting shares of First National Bank of Rhinebeck, Rhinebeck, New York. 2/

Richmond Colson, Inc., Wilmington, Deleware -- for approval to acquire 80 percent of the voting shares of Washington Bancorporation, Washington, D. C. and indirectly The National Bank of Washington, Washington, D. C. 2/

Richmond

Queen City Special Company A, Charlotte, North
Carolina — for approval to acquire Atlantic
Bancorporation, Jacksonville, Florida, and
indirectly 99.89 percent of the voting shares of
Atlantic National Bank of Florida, Jacksonville,
Florida and 99.39 percent of Atlantic National
Bank of Miami, Date County, Florida. 2/

Richmond Washington National Holdings, N.V., Curacao,
Netherlands, Antilles — for approval to acquire
37.5 percent of the voting shares of Colson, Inc.,
Wilmington, Delaware and indirectly The National
Bank of Washington, Washington, D. C. 2/

Atlanta Frankewing Bancshares, Inc., Frankewing, Tennessee
-- for approval to acquire 100 percent of the
voting shares of The Bank of Frankewing,
Frankewing, Tennessee. 2/

Atlanta Newton County Bancorporation, Inc., Newton,
Mississippi — for approval to acquire 100 percent
of the voting shares of Newton County Bank,
Newton, Mississippi. 2/

Atlanta Sunbelt Bancshares, Inc., Tifton, Georgia — for approval to acquire 100 percent of the voting shares of Citizens Bank of Tifton, Tifton, Georgia. 2/

Chicago Citizens Bancshares of Loyal, Inc., Loyal,
Wisconsin — for approval to acquire 97.8 percent
of the voting shares of Citizens State Bank of
Loyal, Loyal, Wisconsin. 2/

<sup>2/</sup> 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.

Dallas

### APPLICATIONS RECEIVED - Continued

Minneapolis

New Superior Financial Corporation, Sault Ste.

Marie, Michigan — for approval to acquire 100
percent of the voting shares of Superior Financial
Corporation, Sault Ste. Marie, and indirectly
acquire Sault Savings Bank, Sault Ste. Marie,
Michigan. 2/

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 Brush Country Bank, Freer,
Texas. 2/

Dallas

United Bancshares, Inc., Hobbs, New Mexico - for approval to acquire 100 percent of the voting shares of United Bank of Lea County, Hobbs, New Mexico, a proposed new bank. 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

Boston Amoskeag Bank Shares, Inc., Manchester, New
Hampshire -- for approval to acquire 100 percent
of the voting shares of The Souhegan National Bank
of Milford, Milford, New Hampshire. 2/

Boston Colony Bankcorp, Inc., Fitzgerald, Georgia — for approval to acquire 100 percent of the voting shares of Bank of Dodge County, Chester, Georgia. 2/

Chicago Chemical Financial Corporation, Midland, Michigan —
for approval to acquire 100 percent of the voting
shares of Chemical Bank West, Cadillac, Michigan,
a proposed new bank. 2/

Chicago First State Bancorp of Monticello, Monticello,
Illinois -- for approval to acquire 100 percent of
the voting shares of Prairie State Bank,
Bloomington, Illinois. 2/

<sup>2/</sup> 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	First Wisconsin Corporation, Milwaukee, Wisconsin — for approval to acquire 100 percent of the voting shares of Security Financial Services, Inc., Sheboygan, and indirectly Security First National Bank of Sheboygan, Sheboygan; South-West State Bank, Sheboygan; Farmers-Merchants National Bank in Princeton, Princeton; Eldorado State Bank, Eldorado; Security Bank, Menasha; and Manitowoc County Bank, Manitowoc, all located in Wisconsin. 2/
Chicago	The Indiana National Corporation, Indianapolis, Indiana — for approval to acquire 100 percent of the voting shares of The Fidelity Bank of Indiana, Carmel, Indiana. 2/
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin — for approval to acquire 100 percent of the voting shares of Lancaster Bancshares, Inc., Lancaster, Wisconsin and indirectly Lancaster State Bank, Lancaster, Wisconsin. 2/
Chicago	Tri City Bankshares Corporation, Oak Creek, Wisconsin for approval to acquire 2.8 percent of the voting shares of First National Bank of Eagle River, Eagle River, Wisconsin. 2/
St. Louis	Southside Bancshares Corp., St. Louis, Missouri — for approval to acquire 80 percent of the voting shares of Bank of Ste. Genevieve, Ste. Genevieve, Missouri. 2/
Minneapolis	Bank Shares Incorporated, Minneapolis, Minnesota — for approval to acquire 100 percent of the voting shares of Fidelity Bank Northeast, Minneapolis, Minnesota. 2/
Kansas City	Commerce Financial Corporation, Topeka, Kansas for approval to acquire 100 percent of the voting shares of First State Bank and Trust Company, Topeka, Kansas. 2/

for approval to acquire 99 percent of the voting shares of Bank of Nebraska in Omaha, Omaha, Nebraska. 2/

Financial Bancshares, Inc., LaVista, Nebraska ---

Kansas City

<sup>2/</sup> 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.

Dallas First American Bancshares, Inc., Baytown, Texas -for approval to acquire 100 percent of the voting
shares of First American Bank and Trust of
Friendswood, Friendswood, Texas, a proposed new
bank. 2/

Dallas Texas American Bancshares Inc., Fort Worth, Texas
-- for approval to acquire 100 percent of the
voting shares of American State Bank, Fort Worth,
Texas. 2/

Dallas
United New Mexico Financial Corporation,
Albuquerque, New Mexico -- for approval to acquire
24 percent of the voting shares of United
Bancshares, Inc., Hobbs, New Mexico and indirectly
United Bank of Lea County, Hobbs, New Mexico, a
proposed new bank. 2/

San Francisco Mission Valley Bancorp, Pleasanton, California —
for approval to acquire 100 percent of the voting
shares of The Bank of San Ramon, N.A., San Ramon,
California, 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

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Atlanta Williamson County Bancorp, Inc., Franklin,
Tennessee — for approval to merge with Planters
Financial Corporation, Hopkinsville, Kentucky and
indirectly Planters Bank & Trust Company,
Hopkinsville, Kentucky. 2/

Chicago First Indiana Bancorp, Elkhart, Indiana — for approval to merge with Syracuse Bancorp, Inc., Syracuse, Indiana, and indirectly acquire State Bank of Syracuse, Syracuse, Indiana. 2/

Chicago The Indiana National Corporation, Indianapolis,
Indiana -- for approval to merge with Lowell
National Bancorp, Lowell, Indiana and indirectly
acquire Lowell National Bank, Lowell, Indiana. 2/

<sup>2/</sup> 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.

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

Boston RIHT Financial Corporation, Providence, Rhode Island -- for approval to acquire American Financial Systems Corporation, Tampa, Florida.

New York

Manufacturers Hanover Corporation, New York, New
York — for approval to acquire certain
receivables of Amhoist Creditcorp., Minneapolis,
Minnesota; thereby engaging in making commercial
finance loans.

Richmond Colson, Inc., Wilmington, Delaware — for approval to acquire Washington Mortgage Group, Inc., Tysons Corner, Virginia.

Richmond Washington National Holdings, N.V., Curacao,
Netherlands Antilles -- for approval to acquire
Washington Mortgage Group, Inc., Tysons Corner,
Virginia thereby engaging in making, acquiring,
selling, and servicing residential mortgage loans;
principally single- and multi-family mortgages.

Atlanta

First Bankers Corporation of Florida, Pompano
Beach, Florida — to engage de novo (providing
financially related courier services) through its
subsidiary, The First Bankers Management Group,
Inc., Pompano Beach, Florida. These activities
will be conducted in Central and Southern,
Florida. (8/28/85)

Chicago Irwin Union Corporation, Columbus, Indiana — to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through its subsidiary, Inland Mortgage Corporation, Indianapolis, Indiana. The geographic area to be served will be the United States of America. (8/27/85)

St. Louis Mid-America Bancorp, Louisville, Kentucky -- to engage de novo (underwriting credit life insurance on consumer loans subsidiary, Eton Life Insurance Company, Louisville, Kentucky. (8/29/85)

St. Louis Mid-America Bancorp, Louisville, Kentucky -- to engage de novo (providing to others financially

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related data processing and data transmission services, facilities, and data bases, or access to them) through its subsidiary, Mid-America Data Processing, Inc., Louisville, Kentucky. (8/29/85)

San Francisco

Centennial Beneficial Corporation, Orange,
California — to engage in the following nonbank
activities, to expand the geographic scope of
mortgage lending activities conducted by its
wholly-owned subsidiary, Centennial Beneficial
Mortgage Company, to engage de novo in personal
property leasing and acting as agent, broker, or
advisor in connection with such leasing in the
United States through a wholly-owned subsidiary,
Centennial Leasing Company; to act as general
partner of Centennial Mortgage Income Fund II, a
California limited partnership to be organized by
Applicant to invest in commercial, industrial and
residential income-producing real property in the
United States through mortgage instruments.

REPORTS RECEIVED

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None.

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PETITIONS FOR RULEMAKING

None.