

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1985 No. 37

Actions of the Board  
Applications and Reports Received  
During the Week Ending September 14, 1985

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

Paul A. Volcker, statement before the House Committee on Banking, Housing and Urban Affairs regarding proposals for reforming the Federal deposit insurance system and reviewing other elements of the appropriate federal approach toward depository institutions, September 11, 1985.

J. Charles Partee, statement before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the House Banking, Finance and Urban Affairs Committee regarding state powers and the South Dakota loophole, September 11, 1985.

William Taylor, Director, Division of Banking Supervision and Regulation, statement before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the House Committee on Banking, Finance and Urban Affairs regarding the financial conditions of the institutions under the supervision of the Federal Reserve, September 11, 1985.

Cleveland	Union National Bancorp of Barbourville, Inc., Barbourville, Kentucky -- extension of time to December 19, 1985, within which to acquire The Union Bank of Barbourville. 1/
Richmond	Bank of Danville, Danville, West Virginia, proposed merger with Bank of Mount Hope, Mount Hope, West Virginia -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Richmond	The First National Bank of Belle, Belle, West Virginia, proposed merger with Belle National Bank

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

**ACTIONS OF THE BOARD - Continued**

-- report to the Comptroller of the Currency on competitive factors. 1/

- Richmond Union Trust Company of Maryland, Baltimore, Maryland -- extension of time to March 21, 1986, within which to establish a branch at the intersection of Honeygo Boulevard and Beaconsfield Drive, Baltimore County, Maryland. 1/
- Atlanta The Queensborough Company, Louisville, Georgia -- extension of time to December 12, 1985, within which to become a bank holding company through acquisition of the The First National Bank of Louisville, Louisville, Georgia. 1/
- Atlanta City Banc Corporation, Childersburg, Alabama -- extension of time to December 14, 1985, within which to become a bank holding company through acquisition of City Bank of Childersburg. 1/
- Atlanta The First Bancrossville, Inc., Crossville, Tennessee -- extension of time to November 26, 1985, within which to become a bank holding company through acquisition of The First National Bank of Crossville, Inc. 1/
- Atlanta Sun Banks, Inc., Orlando, Florida, and Suntrust Banks, Inc., Atlanta, Georgia -- extension of time to December 20, 1985, within which to acquire a majority of the outstanding shares of Sun Bank/Martin County, N.A., Stuart, Florida. 1/
- Atlanta Cahaba Bank and Trust, Trussville, Alabama, proposed merger with The New Cahaba Bank and Trust -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First National Bank of Chattooga County, Trion, Georgia, proposed merger with Chattooga County Bank, N.A. -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Bank of Dodge, Chester, Georgia, proposed merger with Colony Interim, Inc., Fitzgerald, Georgia -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

## ACTIONS OF THE BOARD - Continued

- Atlanta            Sequatchie County Bancorp, Inc., Dunlap, Tennessee -- extension of time to November 3, 1985, within which to become a bank holding company through acquisition of Sequatchie County Bank. 1/
- Chicago            The Second National Bank of Richmond, Richmond, Indiana -- proposed merger with Citizens Banking Company, Lynn, Indiana, under the charter and title of The Second National Bank of Richmond -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago            GNP Bancorp, Inc., Mundelein, Illinois -- extension of time to November 28, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to New Century Bank. 1/
- Chicago            Marine Bank Southwest, National Association, Elkhorn, Wisconsin, proposed merger with Burlington Marine Bank, Burlington, Wisconsin, under the charter and title of Marine Bank Southwest, National Association -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago            M&I First National Bank, West Bend, Wisconsin, proposed merger with Heritage Bank of West Bend, under the charter and title of M&I First National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago            DeForest-Morrisonville Bank, DeForest, Wisconsin, proposed merger with The Interim DMB Bank, DeForest, Wisconsin, under the charter of The Interim DMB Bank and title of DeForest-Morrisonville Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago            United Bank of Michigan, Grand Rapids, Michigan, proposed merger with United Bank-Wyoming, Wyoming, Michigan, under the charter and title of United Bank of Michigan -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

## ACTIONS OF THE BOARD - Continued

- St. Louis Shawneetown Bancorp, Inc., Shawneetown, Illinois -- extension of time to December 13, 1985, within which to acquire Saline County State Bank, Stonefort, Illinois. 1/
- St. Louis MidAmerica Bank and Trust Company of Edgemont, East St. Louis, Illinois -- redemption of shares. 1/
- Dallas Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas -- extension of time to December 2, 1985, within which to acquire The City National Bank of Sulphur Springs, Sulphur Springs, Texas. 1/
- Dallas Security Bancorp, Inc., San Antonio, Texas -- extension of time to December 15, 1985, within which to acquire Security Bank East, N.A., San Antonio, Texas. 1/
- Dallas Iowa Park Bancshares, Inc., Iowa Park, Texas -- extension of time to December 12, 1985, within which to acquire Windthorst National Bank, Windthorst, Texas. 1/
- Dallas First National Bank of Jasper, Jasper, Texas, proposed merger with New First Bank of Jasper, Jasper, Texas -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Golden Gate Bank, San Francisco, California, proposed merger with Interim Golden Gate Bank under the charter of the latter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Citrus State Bank, Covina, California, proposed merger with Granada Bank, Alhambra, California, under the charter of the former and with the title California State Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Scott Valley Bank, Yreka, California, proposed acquisition of the assets and assumption of the deposit liabilities of the Mt. Shasta Branch of

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

**ACTIONS OF THE BOARD - Continued**

North Valley Bank, Redding, California -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

San Francisco    Sanwa Business Credit Corporation, Chicago, Illinois  
-- extension of time within which to divest certain property. 1/

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

**ACTIONS OF THE BOARD - Continued**

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

Approved

- Philadelphia      Freedom Valley Bank, West Chester, Pennsylvania -- to  
                         establish two branch offices, one to be located in  
                         Media, Pennsylvania, and the other in West Chester,  
                         Pennsylvania. 1/
- Richmond          Peoples Bank of Danville, Danville, Virginia -- to  
                         establish a branch at Route 3, Danville, Virginia.  
                         1/
- Richmond          Central Fidelity Bank, Richmond, Virginia -- to  
                         establish a branch at Route 4, Troutville,  
                         Virginia. 1/
- Atlanta            Trust Company Bank, Atlanta, Georgia -- to establish  
                         an automated teller machine in the lobby of the  
                         5780 Powers Ferry Road Building, Atlanta, Georgia.  
                         1/
- Atlanta            First City Bank of Gainesville, Gainesville, Florida  
                         -- to establish a branch at 5270 N.W., 34th Street,  
                         Gainesville, Florida. 1/
- Chicago            M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin --  
                         to establish an offsite electronic facility at 1200  
                         West Wisconsin Avenue, Milwaukee, Wisconsin. 1/

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

Approved

- Philadelphia      Freedom Valley Bank, West Chester, Pennsylvania. 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**

Cleveland American Bancorporation, Marietta, Ohio. 1/  
Kansas City American Eagle Holding Corporation, Piedmont,  
Oklahoma.  
Dallas TexFirst Bancshares, Inc., Houston, Texas. 1/

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

**Approved**

Boston Bank of Boston International, New York, New York, and  
Bank of Boston International South, Miami, Florida  
-- grants consent to amend article FOURTH of their  
respective articles of association to provide for  
the establishment of additional branches.

**Sixty-Day Notification Period Waived**

New York Hill Samuel Group, PLC, London, England -- no  
objection to hold 80 percent of the shares of  
Edward Lloyd Limited, New York, New York.

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

New York Citibank Overseas Investment Corporation, Wilmington,  
Delaware -- no objection to invest in its  
wholly-owned subsidiary, Citicorp Financial  
Services Corporation, San Juan, Puerto Rico.

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

## ACTIONS OF THE BOARD - Continued

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

- Dallas Rio Grande Financial Corporation, Brownsville, Texas  
-- for approval to acquire 100 percent of the  
voting shares of National Bank of Commerce of  
Brownsville, Brownsville, Texas.
- Dallas Texstar Financial Corporation, Inc., Azle, Texas --  
for approval to acquire 100 percent of the voting  
shares of First National Bank of Azle, Azle, Texas.

Approved

- New York Rock Financial Corporation, North Plainfield, New  
Jersey -- for approval to acquire 100 percent of  
the voting shares of North Plainfield State Bank,  
North Plainfield, New Jersey. 1/
- Philadelphia Freedom Valley Bancshares, Ltd., West Chester,  
Pennsylvania -- for approval to acquire 100 percent  
of the voting shares of Freedom Valley Bank, West  
Chester, Pennsylvania, a proposed new bank. 1/
- 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. 1/
- 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. 1/
- St. Louis Lawrence County Bancshares, Inc., Aurora, Missouri --  
for approval to acquire at least 86.81 percent of  
the voting shares of Lawrence County Bank, Aurora,  
Missouri. 1/
- 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. 1/

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



**ACTIONS OF THE BOARD - Continued**

- Minneapolis Richmond Bank Holding Co., Richmond, Minnesota -- for approval to acquire at least 82 percent of the voting shares of State Bank of Richmond, Richmond, Minnesota. 1/
- Dallas MNet Corp, Dallas, Texas -- for approval to acquire 100 percent of the voting shares of MBank USA, Wilmington, Delaware, a proposed new bank. 1/
- San Francisco The Stockmen's Bancorp, Kingman, Arizona -- for approval to acquire 100 percent of the voting shares of The Stockmen's Bank, Kingman, Arizona. 1/

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

- Kansas City Central Bancorporation, Inc.; New Central Colorado Company; and C.C.B., Inc., all of Denver, Colorado -- for approval to acquire 100 percent of the voting shares of Cherry Creek National Bank, Denver, Colorado.

Returned

- 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.
- Dallas First Anderson Bancshares, Inc., Anderson, Texas -- for approval to acquire 100 percent of the voting shares of First State Bank, Cypress, Texas and First State Bank of Magnolia, Magnolia, Texas.

Approved

- Richmond National Banc of Commerce Company, Charleston, West Virginia -- for approval to acquire 100 percent of the voting shares of The First National Bank of Belle, Belle, West Virginia. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Chicago            1st Columbia Corp., Columbus, Wisconsin -- for approval to acquire at least 80 percent of the voting shares of Rio-Fall River Union Bank, Fall River, Wisconsin. 1/
- St. Louis          Citizens Fidelity Corporation, Louisville, Kentucky -- for approval to acquire 100 percent of the voting shares of The Winchester Bank, Winchester, Kentucky. 1/
- St. Louis          General Bancshares Corporation, St. Louis, Missouri -- for approval to acquire 100 percent of the voting shares of The Hillsboro National Bank, Hillsboro, Illinois. 1/
- St. Louis          Peoples First Corporation, Paducah, Kentucky -- for approval to acquire at least 80 percent of the voting shares of First Liberty Bank of Calvert City, Calvert City, Kentucky. 1/
- Dallas             Rio Grande Bancshares, Inc., Las Cruces, New Mexico -- for approval to acquire 100 percent of the voting shares of First National Bank of Chaves County, Roswell, New Mexico, 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**

Approved

- St. Louis          General Bancshares Corporation of Illinois, Belleville, Illinois -- for approval to merge with HNB Bancorp, Inc., Hillsboro, Illinois and indirectly acquire The Hillsboro National Bank, Hillsboro, Illinois. 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  
4(c) (8) of the Bank Holding Company Act of 1956**

Returned

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 Company, Indianapolis, Indiana. The geographic area to be served will be the United States of America. (9/3/85) 3/

Approved

Kansas City Commerce Bancshares, Inc., Kansas City, Missouri -- to acquire 100 percent of the voting common shares of Commerce Brokerage Services, Inc., Kansas City, Missouri, and thereby indirectly engage in providing discount securities brokerage services. 1/

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Permitted

Cleveland PNC Financial Corp., Pittsburgh, Pennsylvania -- to engage de novo (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through its subsidiary, PNC Trust Company of New York, New York, New York. (9/12/85) 3/

Atlanta First Citizens Bankshares, Inc., Glennville, 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) through its subsidiary, Sunbelt Finance Company, Inc., Glennville, Georgia. (9/12/85) 3/

Atlanta Hub Bancshares, Inc., Lafayette, Louisiana -- to engage de novo (performing real estate appraisals) through its subsidiary, Hub Services, Inc., Lafayette, Louisiana. (9/13/85) 3/

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

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

Dallas

TexFirst Bancshares, Inc., Houston, Texas. 1/

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

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

**APPLICATIONS RECEIVED**

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

- Philadelphia United Jersey Bank/Southwest, Camden, New Jersey --  
to establish a branch at Horizon Corporate Center,  
Route 73 South, Mt. Laurel, New Jersey. 2/
- Chicago First of America Bank - Central, Lansing, Michigan --  
to establish an off-premise automated teller  
machine at 221 MAC Avenue, East Lansing, Michigan.  
2/

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

- Richmond First Virginia Bank-Middle Peninsula, Urbanna,  
Virginia -- to merge with The Bank of Middlesex,  
Urbanna, Virginia. 2/
- Richmond Green Valley Bank, Inc., Bluefield, West Virginia --  
to merge with Valley Bank & Trust Company,  
Bluefield, West Virginia. 2/
- Richmond First Virginia Bank-Southside, Farmville, Virginia --  
to merge with The First National Bank of Farmville,  
Farmville, Virginia. 2/

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

- Richmond First Virginia Bank-Middle Peninsula, Urbanna,  
Virginia. 2/
- Richmond First Virginia Bank-Southside, Farmville, Virginia.  
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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**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	Chemical Bank, New York, New York -- requests consent to establish an Edge Act corporation in Miami, Florida to be named Chemical International Bank.
New York	Citibank Overseas Investment Corporation, Wilmington, Delaware -- prior notification of its intent to acquire all the shares of Clarke Vickers Limited, Melbourne, Australia.
New York	Morgan Guaranty International Finance Corporation, New York, New York -- prior notification of its intent to establish, directly or indirectly, Morgan Trust Bank Ltd., Tokyo, Japan
San Francisco	Security Pacific Overseas Corporation, Los Angeles, California -- requests specific consent to make an additional investment through its wholly-owned subsidiary, Security Pacific Overseas Investment Corporation, Los Angeles, California, in its wholly-owned Australian merchant banking subsidiary, Security Pacific Australia Limited, Sydney, Australia.

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

Boston	Community Bankshares, Inc., Concord, New Hampshire -- for approval to acquire 100 percent of the voting shares of Concord Savings Bank, Concord, New Hampshire. 2/
Boston	Finest Financial Corp., Pelham, New Hampshire -- for approval to acquire 100 percent of the voting shares of Pelham Bank and Trust Company, Pelham, New Hampshire. 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

Boston Independent Bank Corp., Rockland, Massachusetts -- for approval to acquire 100 percent of the voting shares of Rockland Trust Company, Rockland, Massachusetts and Middleborough Trust Company, Middleboro, Massachusetts. 2/

New York Ljubljanska Banka - Associated Bank, Slovenia, Yugoslavia -- for approval to acquire 100 percent of the voting shares of LSB Bank - New York, New York, New York, a proposed new bank. 2/

New York Peconic Bancshares, Inc., Riverhead, New York -- for approval to acquire 100 percent of the voting shares of Peconic Bank, Riverhead, New York. 2/

Cleveland National Bank of Western Pennsylvania Employee Stock Ownership Trust, Inc., Berlin, Pennsylvania -- for approval to acquire 33.481 percent of the voting shares of N.B.W.P., Inc., Berlin, Pennsylvania and indirectly acquire Western Pennsylvania Bank, N.A., Inc., Berlin, Pennsylvania. 2/

Cleveland N.B.W.P., Inc., Berlin, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Western Pennsylvania Bank, N.A., Inc., Berlin, Pennsylvania. 2/

Richmond Queen City Special Company B, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Central Florida Bank Corporation, Dade City, Florida and indirectly acquire The Bank of Pasco County, Dade City, Florida. 2/

Richmond First Center Bankshares, Inc., Mount Hope, West Virginia -- for approval to acquire 100 percent of the voting shares of H & R Bankshares, Inc., Danville, West Virginia and indirectly acquire The Bank of Danville, Danville, West Virginia. 2/

Atlanta Ocean Bankshares, Inc., Miami, Florida -- for approval to acquire 100 percent of the voting shares of Ocean Bank of Miami, Miami, Florida. 2/

Atlanta Riverside Banking Company, Fort Pierce, Florida -- for approval to acquire 80 percent of the voting

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

shares of Riverside national Bank of Florida, Fort Pierce, Florida. 2/

- Atlanta Wiregrass Bancorporation, Ashford, Alabama -- for approval to acquire 66.2 percent of the voting shares of The First National Bank of Ashford, Ashford, Alabama. 2/
- Chicago First Midwest Financial Corporation, Hanover Park, Illinois -- for approval to acquire 100 percent of the voting shares of First State Bank & Trust Company of Hanover Park, Hanover Park, Illinois 2/
- Chicago Franklin Bancorp, Inc., Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of South Central Bancorp, Inc., Edinburg, Indiana and indirectly acquire Edinburg State Bank, Edinburg, Indiana. 2/
- Chicago F.W.S.F. Corporation, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Security Financial Services, Inc., Sheboygan, Wisconsin and indirectly acquire Security First National Bank of Sheboygan, Sheboygan, Wisconsin; South West State Bank, Sheboygan, Wisconsin; Eldorado State Bank, Eldorado, Wisconsin; Security Bank, Menasha, Wisconsin; Manitowoc County Bank, Manitowoc, Wisconsin; and Farmers-Merchants National Bank in Princeton, Princeton, Wisconsin. 2/
- Chicago Knisely Financial Corp., Butler, Indiana -- for approval to acquire 80 percent of the voting shares of The Knisely National Bank of Butler, Butler, Indiana. 2/
- St. Louis Lynxx Banking Corporation Corporation, Little Rock, Arkansas -- for approval to acquire 99.4 percent of the voting shares of Farmers and Merchants Bank, Rogers, Arkansas and 88.3 percent of the voting shares of First National Bank, Bentonville, Arkansas. 2/
- St. Louis South County Bancshares, Inc., Ashland, Missouri -- for approval to acquire 100 percent of the voting shares of South County Bank, Ashland, Missouri. 2/

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



## APPLICATIONS RECEIVED - Continued

- Kansas City Arsebco, Inc., Falls City, Nebraska -- for approval to acquire 100 percent of the voting shares of Richardson County Bank and Trust Company, Falls, City, Nebraska. 2/
- Kansas City Attica Financial Corporation, Wichita, Kansas -- for approval to acquire 96.7 percent of the voting shares of First National Bank of Attica, Attica, Kansas. 2/
- Kansas City Ellinwood Bankshares, Inc., Salina, Kansas -- for approval to acquire 94 percent of the voting shares of The Peoples State Bank and Trust Company, Ellinwood, Kansas. 2/
- Kansas City First National Financial Corporation, Albuquerque, New Mexico -- for approval to acquire 100 percent of the voting shares of First National Bank in Albuquerque, Albuquerque, New Mexico. 2/
- Kansas City Lexington State Bank and Trust Co., Lexington, Nebraska and Lexington State Bank and Trust Co. Employee Stock Ownership Plan, Lexington, Nebraska -- for approval to acquire 36.71 percent of the voting shares of Lexington Bancshares, Inc., Lexington, Nebraska and indirectly Lexington State Bank and Trust Co., Lexington, Nebraska and to acquire Seven V Banco, Inc., Callaway, Nebraska and indirectly Seven Valleys State Bank, Callaway, Nebraska.  
2/
- Kansas City Starr Banc Shares, Inc., Hutchinson, Kansas -- for approval to acquire 100 percent of the voting shares of Ark-Valley Bancorp, Inc., Hutchinson, Kansas and indirectly Commerce Bank of Hutchinson, N.A., Hutchinson, Kansas ; Garden Banc Shares, Inc., Hutchinson, Kansas and indirectly Fourth Bank of Garden City, N.A., Garden City, Kansas; Santa Fe Trail Banc Shares, Inc., Hutchinson, Kansas and indirectly The Haskell County State Bank, Sublette, Kansas; Southwest Kansas Banc Shares, Inc., Hutchinson, Kansas and indirectly First National Bank of Meade, Meade, Kansas; Valley Bancorp, Inc., Hutchinson, Kansas and indirectly Valley State Bank, Syracuse, Kansas. 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 Western State of Nebraska, Inc., Waterloo, Nebraska -- for approval to acquire at least 85 percent of the voting shares of Western State Bank, Waterloo, Nebraska. 2/
- Dallas Delta Bancshares, Inc., Kaufman, Texas -- for approval to acquire 100 percent of the voting shares of First National Bank in Kaufman, Kaufman, Texas. 2/
- Dallas Harrisburg Bancshares, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of Harrisburg Bank, Houston, Texas. 2/
- San Francisco First Interstate Hawaii, Inc., Honolulu, Hawaii -- for approval to acquire 99.77 percent of the voting shares of First Interstate Bank of Hawaii, Honolulu, Hawaii. 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 Financial Management Bancshares of West Virginia, Inc., Morgantown, West Virginia -- for approval to acquire 100 percent of the voting shares of The First National Bank of Terra Alta, Terra Alta, West Virginia. 2/
- Richmond First Union Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Central Florida Bank Corporation, Dade City, Florida and indirectly acquire The Bank of Pasco County, Dade City, Florida. 2/
- Richmond First Virginia Banks, Inc., Falls Church, Virginia -- for approval to acquire 100 percent of the voting shares of The Bank of Middlesex, Urbanna, Virginia. 2/
- 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 First National Bank of Farmville, Farmville, Virginia. 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

- Richmond M & M Financial Corporation, Oak Hill, West Virginia -- for approval to acquire 100 percent of the voting shares of Valley Bank & Trust Company, Green Valley, West Virginia. 2/
- Richmond NCNB Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Pan American Banks, Inc., Miami, Florida and indirectly acquire Pan American Bank, N.A., Miami, Florida; Pan American Bank of Miami, N.A., Miami, Florida; Pan American Bank of Dade County, N.A., Hialeah, Florida; Pan American Bank of Miami Shores, N.A., Miami Shores, Florida; Pan American Bank of Jacksonville, Jacksonville, Florida; Pan American Bank of Orlando, N.A., Orlando, Florida; Pan American Bank of Tampa, N.A., Tampa, Florida, and to acquire 14.39 percent of Eastern National Bank, Hialeah, Florida. 2/
- Richmond NCNB Corporation, Charlotte, North Carolina -- for approval to acquire up to 100 percent of the voting shares of Southern National Bankshares, Inc., Atlanta, Georgia and indirectly acquire Southern National Bank, Atlanta, Georgia. 2/
- Richmond NCNB Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Bankers Trust of South Carolina, Columbia, South Carolina. 2/
- Atlanta Correction:  
The notice for Colony BankCorp, Inc., Fitzgerald, Georgia -- to acquire 100 percent of the voting shares of Bank of Dodge County, Chester, Georgia, appeared on H.2 No. 35, 1985 under the Boston District. It should have been listed under the Atlanta District.
- Atlanta First Bankers Corporation of Florida, Pompano Beach, Florida -- for approval to acquire 100 percent of the voting shares of The Mall Bank, West Palm Beach, Florida. 2/
- Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- for approval to acquire 100 percent of the voting shares of Bank of Worth County, Sylvester, 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

- Chicago First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- for approval to acquire 100 percent of the voting shares of Cumberland County National Bank in Neoga, Neoga, Illinois. 2/
- Chicago First of America Bank Corporation, Kalamazoo, Michigan for approval to acquire 100 percent of the voting shares of the successor by merger to Alpena Savings Bank, Alpena, Michigan. 2/
- Chicago Summcorp, Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of Decatur Financial, Inc., Decatur, Indiana and indirectly acquire Decatur Bank & Trust Co., Decatur, Indiana. 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/
- Kansas City American National Kimball Corp., Kimball, Nebraska -- for approval to acquire 100 percent of the voting shares of Sidney National Corporation, Sidney, Nebraska and indirectly Sidney National Bank, Sidney, Nebraska. 2/
- Kansas City Chisholm Trial Financial Corporation, Wichita, Kansas -- for approval to acquire 100 percent of the voting shares of Derby Financial Corporation, Wichita, Kansas and indirectly First National Bank of Derby, Derby, Kansas. 2/
- Dallas Rio Grande Bancshares, Inc., Las Cruces, New Mexico -- for approval to acquire 100 percent of the voting shares of First National Bank of Chaves County, Roswell, New Mexico, a proposed new bank. 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  
3(a) (5) of the Bank Holding Company Act of 1956

- Chicago            Lincoln Financial Corporation, Fort Wayne, Indiana --  
for approval to merge with CS Bancorp, Huntington,  
Indiana and indirectly acquire Community State Bank  
in Huntington, Huntington, Indiana. 2/
- St. Louis        General Bancshares Corporation, St. Louis, Missouri  
-- for approval to merge with Boatmen's Bancshares,  
Inc., St. Louis, Missouri and indirectly acquire  
The Boatmen's National Bank of St. Louis, St.  
Louis, Missouri; Boatmen's Bank of West County,  
Ballwin, Missouri; Boatmen's Bank of Cape  
Girardeau, Cape Girardeau, Missouri; Boatmen's Bank  
of St. Louis County, Clayton, Missouri; Boatmen's  
Bank of Crestwood, Crestwood, Missouri; Boatmen's  
Bank of Taney County, Forsyth, Missouri; Boatmen's  
North Hills Bank, Kansas City, Missouri; Boatmen's  
Mountain Grove National Bank, Mountain Grove,  
Missouri; Boatmen's Bank of O'Fallon, O'Fallon,  
Missouri; Boatmen's Bank of Jefferson County,  
Pevely, Missouri; Boatmen's Raytown Bank, Raytown,  
Missouri; Boatmen's Bank of Pulaski County,  
Richland, Missouri; Boatmen's Bank of Concord  
Village, St. Louis, Missouri; Boatmen's Hampton  
Bank, St. Louis, Missouri; Boatmen's National Bank  
of North St. Louis County; St. Louis, Missouri;  
Boatmen's National Bank of Springfield,  
Springfield, Missouri; Boatmen's Bank of Troy,  
Troy, Missouri; Boatmen's Bank of Aurora, Aurora,  
Missouri; Boatmen's Bank of Belton, Belton,  
Missouri; Boatmen's National Bank of Boonville,  
Boonville, Missouri; Boatmen's Bank of Butler,  
Butler, Missouri; Boatmen's Bank of Carthage,  
Carthage, Missouri; Boatmen's National Bank of  
Cassville, Cassville, Missouri; Boatmen's Bank of  
Clinton, Clinton, Missouri; Boatmen's Bank of  
DeSoto, DeSoto, Missouri; Boatmen's Bank of  
Excelsior Springs, Excelsior Springs, Missouri;  
Boatmen's Bank of Independence, Independence,

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**

Missouri; Boatmen's Bank of Jennings, Jennings, Missouri; Boatmen's First National Bank of Kansas City, Kansas City, Missouri; Boatmen's Livestock National Bank, Kansas City, Missouri; Boatmen's National Bank of Lebanon, Lebanon, Missouri; Boatmen's Bank of Lee's Summit, Lee's Summit, Missouri; Boatmen's Bank of Lexington, Lexington, Missouri; Boatmen's Bank of Lockwood, Lockwood, Missouri; Boatmen's Bank of Marshall, Marshall, Missouri; Boatmen's Bank of Nevada, Nevada, Missouri; Boatmen's Bank of South Raytown, Raytown, Missouri; Boatmen's National Bank of Richmond, Richmond, Missouri; and Boatmen's Bank of Webster Grove, Webster Grove, Missouri. 2/

Kansas City Merchants Bancorporation, Topeka, Kansas -- for approval to merge with Crown Bancshares, Inc., Lawrence, Kansas and indirectly acquire 84.9 percent of the voting shares of First National Bank of Lawrence, Lawrence, Kansas. 2/

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

Cleveland Provident Bancorp, Inc., Cincinnati, Ohio -- to engage de novo (providing portfolio investment advice to any person; providing economic information and advice, statistical forecasting services, and industry studies) through its subsidiary Praxis Capital Management, Inc., Cincinnati, Ohio. (9/11/85)

Richmond American Bankshares, Inc., War, West Virginia -- to engage de novo (making acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company; a consumer finance company and a commercial finance company). The activities would be conducted throughout the State of West Virginia. (9/9/85)

Correction:  
Atlanta The notice for First Bankers Corporation, Pompano Beach, Florida -- to engage de novo (providing

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**

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 which appeared on H.2 #35, 1985 was incorrect. The correct activity should have been (providing management consulting services to depository institutions).

- Atlanta Louisiana Bancshares, Inc., Baton Rouge, Louisiana -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary Premier Securities Corporation, Baton Rouge, Louisiana. The activity will be conducted throughout the State of Louisiana. (9/11/85)
- Chicago First Indiana Bancorp, Elkhart, Indiana -- to engage de novo (underwriting credit life insurance on consumer loans) through its subsidiary, First Indiana Life Insurance Company, Phoenix, Arizona. (9/10/85)
- Chicago The Indiana National Corporation, Indianapolis, Indiana -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Indiana National Brokerage Services, Inc., Indianapolis, Indiana. The activity will be conducted throughout the United States (9/12/85)
- 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. (9/10/85)
- St. Louis General Bancshares Corporation, St. Louis, Missouri -- for approval to acquire Boatmen's Life Insurance Company, St. Louis, Missouri and Missouri Mortgage and Investment Company, St. Louis, Missouri.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- 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 Norwest Financial Services, Inc., Des Moines, Iowa, and its subsidiaries, as well as Norwest Agencies, Inc., Minneapolis, Minnesota.

**APPLICATIONS RECEIVED - Continued**

The activity will be conducted nationwide.  
(9/10/85)

Dallas Allied Bancshares, Inc., Houston, Texas -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Allied Brokerage Services, Inc., Houston, Texas. (9/11/85)

Dallas T N Bancshares, Inc., El Paso, Texas -- 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 T N Services, Inc., El Paso, Texas (9/11/85)

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**REPORTS RECEIVED**

None.

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**PETITIONS FOR RULEMAKING**

None.