

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

**H.2, 1985 No. 39**

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

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

- Letter to Chairman Garn of the Senate Committee on Banking, Housing, and Urban Affairs concerning the Board's views on extending the Home Mortgage Disclosure Act of 1975, which is due to expire October 1, 1985, and on amendments to the Act proposed in H.R. 1.
- Boston      Fleet Financial Group, Inc., Providence, Rhode Island -- extension of time to December 31, 1985, within which to dispose of impermissible real estate and insurance assets, acquired as part of the Credito Transaction in 1983. 1/
- Boston      New Middlebury National Bank, Middlebury, Vermont, proposed merger with National Bank of Middlebury -- report to the Comptroller of the Currency on competitive factors. 1/
- New York     Great Falls Bancorp, Totowa, New Jersey -- extension of time to December 31, 1985, within which to become a bank holding company through the acquisition of Great Falls Bank, and for the bank to open for business. 1/
- Philadelphia    The First National Bank in Fleetwood, Fleetwood, Pennsylvania, proposed merger with FNB National Bank, under the charter of the latter and with the title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
- Cleveland     Society Bank of Northwest Ohio, Port Clinton, Ohio, proposed merger with Society National Bank of Northwest Ohio, Fostoria, Ohio -- report to the Comptroller of the Currency on competitive factors. 1/

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

## ACTIONS OF THE BOARD - Continued

- Cleveland      The Toledo Trust Company, Toledo, Ohio, proposed merger with Society National Bank of Northwest Ohio, Fostoria, Ohio -- report to the Comptroller of the Currency on competitive factors. 1/
- Cleveland      Trustcorp Company, Columbus, Ohio, proposed merger with Society National Bank of Mid-Ohio, Bucyrus, Ohio -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond      Sovran Financial Corporation, Norfolk, Virginia -- extension of time to December 23, 1985, within which to engage de novo in providing portfolio investment advice; trust company services; underwriting and dealing in obligations of the United States, general obligations of states and political subdivisions, and other obligations in which state member banks are authorized to underwrite and deal through a subsidiary to be known as Sovran Investment Corporation (formerly Sovran Securities Corporation). 1/
- Richmond      Sovran Financial Corporation, Norfolk, Virginia -- extension of time to January 18, 1986, within which to engage de novo in advising a company registered under the Investment Company Act of 1940; providing portfolio investment advice; providing economic information and advice, statistical forecasting services, and industry studies; providing financial advice to state and local governments through a subsidiary to be known as Sovran Capital Management Corporation. 1/
- Richmond      Union Bank and Trust Company, Bowling Green, Virginia -- investment in bank premises. 1/
- Atlanta      First National Bank of Palm Beach, Palm Beach, Florida, proposed merger with First Palm Beach International Bank, Coral Gables, Florida -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta      Pan American Bank, N.A., Miami, Florida, proposed merger with Pan American Bank of Dade County,

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

**ACTIONS OF THE BOARD - Continued**

- N.A., Hialeah, Florida; Pan American Bank of Miami Shores, Miami Shores, Florida; and Pan American Bank of Miami, N.A., Miami, Florida -- report to the Comptroller of the Currency Corporation on competitive factors. 1/
- Atlanta Peoples Bank, Pell City, Alabama, proposed merger with Colonial Bank of East-Central Alabama -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago HCB Interim Bank, Hastings, Michigan, proposed merger with The Hastings City Bank, under the charter and title of The Hastings City Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First National Bank, Elkhart, Indiana, proposed merger with NorCen Bank, Culver, Indiana, under the charter and title of the First National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago The State Bank of Syracuse, Syracuse, Indiana, proposed merger with FIBC Bank, Elkhart, Indiana, under the charter of FIBC Bank and title of The State Bank of Syracuse -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Republic National Bank of Neoga, Neoga, Illinois, proposed merger with Cumberland County National Bank in Neoga, under the charter of Republic National Bank of Neoga and title of Cumberland County National Bank in Neoga -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago The Marine Corporation, Milwaukee, Wisconsin -- extension of time to December 6, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to The Citizens National Bank of Stevens Point, Stevens Point, Wisconsin. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Chicago FirstPlace Financial Corp., Lincoln, Illinois -- extension of time to November 1, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank in Lincoln. 1/
- Chicago Chicago Commerce Bancorporation, Chicago, Illinois -- extension of time to October 31, 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 Chicago Bank of Commerce. 1/
- Chicago Manufacturers National Corporation, Detroit, Michigan -- extension of time to December 30, 1985, within which to acquire 100 percent of the voting shares of Manufacturers Bank - Delaware, Wilmington, Delaware, a de novo consumer credit bank, and thereby engage in the business of providing consumer credit through credit cards, accessed lines of credit and through unsecured revolving credit plans of various kinds; and to borrow money and accept deposits of money providing such deposits bear a maturity of no less than thirty days beyond the date of such deposits and are in an amount not less than \$100,000. 1/
- St. Louis The First National Bank of Oblong, Oblong, Illinois, proposed merger with FNBO National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Warrick Financial Corporation, Boonville, Indiana -- extension of time to January 11, 1986, within which to become a bank holding company through the acquisition of the successor by merger to Warrick National Bank of Boonville. 1/
- St. Louis First Illinois Bank, East St. Louis, Illinois, proposed merger with F.I. Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Peoples State Bank of Meeker, Meeker, Colorado -- reduction in capital stock. 1/

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

## ACTIONS OF THE BOARD - Continued

- Dallas MBank Houston Southeast, Houston, Texas, proposed merger with MBank Gulf Freeway, National Association -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Security State Bank & Trust Co., Ralls, Texas -- payment of dividends. 1/
- Dallas RepublicBank Corporation, Dallas, Texas -- extension of time to December 31, 1985, within which to acquire Republic Money Orders, Inc. 1/
- Dallas Texoma Savings Association, Sherman, Texas -- deregistration statement. 1/
- Dallas Bonham Savings Association, Bonham, Texas -- deregistration statement. 1/
- Dallas Corsicana Production Credit Association, Corsicana, Texas -- deregistration statement. 1/
- Dallas Uvalde Production Credit Association, Uvalde, Texas -- deregistration statement. 1/
- San Francisco Balboa National Bank, National City, California, proposed acquisition of assets and assumption of deposit liabilities of the San Diego Branch of California Canadian Bank, San Francisco, California -- report to the Comptroller of the Currency on competitive factors. 1/

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**

- Chicago            FirstMil Bank, Milwaukee, Wisconsin -- to establish  
a branch (receiving facility) at 4623 West Lisbon  
Avenue, Milwaukee, Wisconsin. 1/
- San Francisco    Hanmi Bank, Los Angeles, California -- to establish  
a branch in the vicinity of 950 S. Los Angeles  
Street, City and County of Los Angeles,  
California. 1/

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

**Not Disapproved**

- Kansas City      Galena Bancshares, Inc., Galena, Kansas. 1/
- Dallas            Pilot Point Bancshares Corporation, Pilot Point,  
Texas. 1/

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

**Approved**

- Atlanta            Southern Heritage Savings Bank, Winterville,  
Georgia. 1/
- Kansas City      United Bank of Westminster, Westminster, Colorado.  
1/
- Kansas City      International Bank of Wheat Ridge, Wheat Ridge,  
Colorado. 1/

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

**ACTIONS OF THE BOARD - Continued**

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

**Approved**

- Cleveland Society Bank of Northwest Ohio, Port Clinton, Ohio  
-- to merge with Society National Bank of  
Northwest Ohio, Fostoria, Ohio. 1/
- Cleveland The Toledo Trust Company, Toledo, Ohio -- to merge  
with Society National Bank of Northwest Ohio,  
Fostoria, Ohio. 1/
- Cleveland Trustcorp Company, Columbus, Ohio -- to merge with  
Society National Bank of Mid-Ohio, Bucyrus, Ohio.  
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**

- Chicago First National Bank of Chicago, Chicago, Illinois  
-- grant consent to invest directly, and  
indirectly through First Chicago International  
Finance Corporation, in Banco Denasa de  
Investimentos S.A., Sao Paulo, Brazil.

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

- New York Bankers Trust Company, New York, New York -- no  
objection to establish a wholly-owned de novo  
bank, Japan Bankers Trust Company, Ltd., Tokyo,  
Japan.
- New York Hill Samuel Group, PLC, London, England -- no  
objection to acquire 80 percent of Edward Lloyd  
Limited, a reinsurance broker located in New York  
City, New York.

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

## ACTIONS OF THE BOARD - Continued

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

Atlanta            TraCorp, Inc., Tullahoma, Tennessee -- for approval to acquire at least 86 percent of the voting shares of Traders Bank of Tullahoma, Tennessee.

Returned

Kansas City        Western State Bank of Nebraska, Inc., Waterloo, Nebraska -- for approval to acquire at least 85 percent of the voting shares of Western State Bank, Waterloo, Nebraska.

Approved

Boston            Middlebury National Corporation, Middlebury, Vermont -- for approval to acquire 100 percent of the voting shares of The National Bank of Middlebury, Middlebury, Vermont. 1/

Atlanta            CB&T Bancshares, Inc., Hartselle, Alabama -- for approval to acquire 80 percent of the voting shares of Community Bank & Trust, Hartselle, Alabama. 1/

Atlanta            City Financial Corp. of Tampa, Tampa, Florida -- for approval to acquire 100 percent of the voting shares of City Bank of Tampa, Tampa, Florida, a proposed new bank. 1/

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. 1/

Chicago            HCB Financial Corp., Hastings, Michigan -- for approval to acquire 100 percent of the voting shares of The Hastings City Bank, Hastings, Michigan. 1/

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

## ACTIONS OF THE BOARD - Continued

- Chicago Lena Bancorp, Inc., Lena, Illinois -- for approval to acquire 100 percent of the voting shares of Lena State Bank, Lena, Illinois. 1/
- Chicago Pinnacle Bancshares, Inc., Paw Paw, Illinois -- for approval to acquire 80 percent or more of the voting shares of State Bank of Paw Paw, Illinois, Paw Paw, Illinois. 1/
- 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. 1/
- St. Louis Kennett Bancshares, Inc., Kennett, Missouri -- for approval to acquire 100 percent of the voting shares of the successor by merger to Kennett National Bank, Kennett, Missouri. 1/
- Minneapolis Taylor Bancshares, Inc., North Mankato, Minnesota -- for approval to acquire 100 percent of the voting shares of Valley National Bank of North Mankato, North Mankato, Minnesota. 1/
- Kansas City Hastings Bancorp, Inc., Omaha, Nebraska -- for approval to acquire 96.7 percent of the voting shares of Hastings State Bank, Hastings, Nebraska.
- Dallas Doss Financial Bancshares, Inc., Weatherford, Texas -- for approval to acquire 100 percent of the voting shares of Texas Bank of Denton, Denton, Texas, a proposed new bank. 1/
- Dallas McLaughlin Bancshares, Inc., Ralls, Texas -- for approval to acquire at least 80 percent of the voting shares of South Plains Banc shares, Inc., Idalou, Texas and indirectly acquire Idalou State Bank, Idalou, Texas and Security State Bank & Trust Company, Ralls, Texas. 1/

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

## ACTIONS OF THE BOARD - Continued

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

- Cleveland Community Holding Company, Inez, Kentucky -- for approval to acquire an additional 54.298 percent of the voting shares of The First National Bank of Louisa, Louisa, Kentucky. 1/
- Cleveland Ohio Bancorp, Youngstown, Ohio -- for approval to acquire 100 percent of the voting shares of The Minerva Banking Company, Minerva, Ohio. 1/
- Cleveland Society Corporation, Cleveland, Ohio -- for approval to acquire 100 percent of the voting shares of Society National Bank of Northwest Ohio, Port Clinton, Ohio, a proposed new bank. 1/
- Cleveland Toledo Trustcorp, Inc., Toledo, Ohio -- for approval to acquire 100 percent of the voting shares of The Society National Bank of Northwest Ohio, Fostoria, Ohio. 1/
- Cleveland Toledo Trustcorp, Inc., Toledo, Ohio -- for approval to acquire 99 percent of the voting shares of The Society National Bank of Mid-Ohio, Bucyrus, Ohio. 1/
- Atlanta Allied Bankshares, Inc., Thomson, Georgia -- for approval to acquire 88.75 percent of the voting shares of Bank of Millen, Millen, Georgia. 1/
- 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. 1/
- Chicago FIRSNABANCO, INC., Viroqua, Wisconsin -- for approval to acquire at least 96.1 percent of the voting shares of Citizens State Bank, Trempealeau, Wisconsin. 1/
- 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. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Chicago P.T.C. Bancorp, Brookville, Indiana -- for approval to acquire 100 percent of the voting shares of The First National Bank of Vevay, Vevay, Indiana. 1/
- Chicago Scott Bancshares, Inc., Bethany, Illinois -- for approval to acquire 100 percent of the voting shares of State Bank of Niantic, Niantic, Illinois. 1/
- Chicago Tri City Bankshares Corporation, Oak Creek, Wisconsin -- for approval to retain 2.28 percent of the voting shares of First National Bank of Eagle River, Eagle River, Wisconsin. 1/
- San Francisco Moore Financial Group Incorporated, Boise, Idaho -- for approval to acquire 100 percent of the voting shares of Continental Bank and Trust Company, Salt Lake City, Utah.

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

**Returned**

- Kansas City Merchants Bancorporation, Topeka, Kansas -- for approval to merge with Crown Bancshares, Inc., Lawrence, Kansas and indirectly acquire First National Bank of Lawrence, Lawrence, Kansas.

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

**Approved**

- Kansas City IntraWest Financial Corporation, Denver, Colorado -- for approval to acquire 75.1 percent of the voting shares of IntraWest Insurance Company, Northglenn, Colorado, a de novo joint venture.

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

**ACTIONS OF THE BOARD - Continued**

The remaining 24.9 percent of Company's voting shares would be acquired by American Bankers Life Assurance Company, Miami, Florida. Company proposes to engage in the activity of underwriting, as reinsurer, credit life and credit accident and health insurance written in connection with extensions of credit by Applicant and its lending subsidiaries.

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

**ACTIONS OF THE BOARD - Continued**

**Permitted**

- Atlanta            Citizens and Southern Georgia Corporation, Atlanta, Georgia -- to engage de novo (providing portfolio investment advice to any person) through its subsidiary Citizens and Southern Investment Counseling, Inc., Atlanta, Georgia. These activities will be conducted throughout the United States (9/26/85) 3/
- Minneapolis      FirstBank System, Inc., 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) by the transfer of 40 insurance agencies owned by subsidiary banks located in Minnesota, North Dakota and South Dakota, to First System Agencies, Inc. (9/28/85) 3/

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**Redemption of Shares**

**Approved**

- Kansas City      Valparaiso Enterprises, Inc., Valparaiso, Nebraska.  
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**

- Richmond Union Trust Company of Maryland, Baltimore,  
Maryland -- to establish a branch at Burtonsville  
Crossing, intersection of Route 29 and 198,  
Burtonsville, Maryland. 2/
- Atlanta Dadeland Bank, Miami, Florida -- to establish an  
ATM at Burger King Corporation of Miami, Inc.,  
7360 North Kendall Drive, Miami, Florida. 2/
- Atlanta The Merchant Bank of Florida, Brandon, Florida --  
to establish a branch in an area bordered on the  
west by Ashley Street, on the north by Polk  
Street; and on the east by Jefferson Street, and  
on the south by Platt Street, Tampa, Florida. 2/
- Chicago Davenport Bank and Trust Company, Davenport, Iowa  
-- to establish an offsite electronic Automatic  
Teller Machine at Eagle Food Store, 2850 18th  
Street, Bettendorf, Iowa. 2/
- Chicago Davenport Bank and Trust Company, Davenport, Iowa  
-- to establish an offsite Automatic Teller  
Machine at Eagle Food Store, 902 West Kimberly  
Road, Davenport, Iowa. 2/

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

- Cleveland M.B. Bank, Minerva, Ohio -- to merge with The  
Minerva Banking Company, Minerva, Ohio. 2/
- Richmond Bank of Gassaway, Gassaway, West Virginia -- to  
merge with Gassaway Interim Bank, Inc., Gassaway,  
West Virginia. 2/
- San Francisco Farmers & Merchants Bank of Long Beach, Long Beach,  
California -- to merge with Town & Country Bank,  
Seal Beach, California. 2/

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

**APPLICATIONS RECEIVED - Continued**

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

Cleveland M. B. Bank, Minerva, Ohio. 2/  
Richmond Gassaway Interim Bank, Inc., Gassaway, West  
Virginia. 2/

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**To Establish an Overseas Branch of a Member Bank  
Pursuant to Section 25 of the Federal Reserve Act**

Boston The First National Bank of Boston, Boston,  
Massachusetts -- prior notification of its intent  
to open an initial branch in Geneva, Switzerland.

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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 International Finance, Ltd., New York, New  
York -- prior notification of its intent to  
acquire a 35 percent equity interest in a de novo  
bank to be incorporated under the laws of Hong  
Kong.  
New York Citicorp, New York, New York -- prior notification  
of its intent to acquire and hold indirectly  
through its wholly-owned export trading company,  
Citicorp International Trading Company, Inc., New  
York, New York, 50 percent of the shares of Bonded  
Collateral Management Vehicle, London, England.  
San Francisco Security Pacific Corporation, Los Angeles,  
California -- requests specific consent to  
underwrite certain types of insurance through its  
de novo indirect subsidiaries, Security Life  
Assurance Company Limited and Security General  
Insurance Company Limited, in the United Kingdom.

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

- Philadelphia Mifflinburg Bancorp, Inc., Mifflinburg,  
Pennsylvania -- for approval to acquire 100  
percent of the voting shares of Mifflinburg Bank  
and Trust Company, Mifflinburg, Pennsylvania. 2/
- Richmond Gassaway Bancshares, Inc., Gassaway, West Virginia  
-- for approval to acquire 100 percent of the  
voting shares of Bank of Gassaway, Gassaway, West  
Virginia. 2/
- Atlanta Washington-Wilkes Corporation, Washington, Georgia  
-- for approval to acquire 100 percent of the  
voting shares of Farmers and Merchants Bank,  
Washington, Georgia. 2/
- Chicago Advance BanCorp, Inc., Chicago, Illinois -- for  
approval to acquire 100 percent of the voting  
shares of South Chicago Savings Bank, Chicago,  
Illinois. 2/
- Chicago CWB Holdings - Onalaska, Inc., Wausau, Wisconsin --  
for approval to acquire 100 percent of the voting  
shares of Onalaska Holding Company, Inc.,  
Onalaska, Wisconsin, and indirectly acquire 81.46  
percent of the voting shares of Bank of Onalaska,  
Onalaska, Wisconsin. 2/
- Chicago Jennings Union Bankcorp, North Vernon, Indiana --  
for approval to acquire 100 percent of the voting  
shares of Union Bank and Trust Company, North  
Vernon, Indiana. 2/
- St. Louis 1st Bancorp Vienna, Vienna, Illinois -- for  
approval to acquire 80 percent of the voting  
shares of First State Bank of Vienna, Vienna,  
Illinois. 2/
- St. Louis Southeast Arkansas Bank Corporation, Lake Village,  
Arkansas -- for approval to acquire 81 percent of  
the voting shares of Bank of Lake Village, Lake  
Village, 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      Turner Bancshares, Inc., Belgrade, Missouri -- for approval to acquire 90.8 percent of the voting shares of Belgrade State Bank, Belgrade, Missouri. 2/
- Dallas          Doss Financial Bancshares, Inc., Weatherford, Texas -- for approval to acquire 100 percent of the voting shares of Texas Bank of Denton, Denton, Texas, a proposed new bank.
- 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. 2/

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

- New York      Commercial Bancshares, Inc., Jersey City, New Jersey -- for approval to acquire 100 percent of the voting shares of First Bank of Colonia, Colonia, New Jersey. 2/
- New York      The Summit Bancorporation, Summit, New Jersey -- for approval to acquire 100 percent of the voting shares of Bay State Bank, Ship Bottom, New Jersey. 2/
- Cleveland      Banc One Corporation, Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of First-Union Bank, N.A., Bellaire, Ohio. 2/
- Cleveland      Wesbanco, Inc., Wheeling, West Virginia -- for approval to acquire 100 percent of the voting shares of Wellsburg National Bank, Wellsburg, West Virginia. 2/
- Richmond      First Fidelity Bancorp, Inc., Fairmont, West Virginia -- for approval to acquire 100 percent of the voting shares of Bridgeport Bank, Bridgeport, West 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 One Valley Bancorp of West Virginia, Inc.,  
Charleston, West Virginia -- for approval to  
acquire 100 percent of the voting shares of New  
River Banking & Trust Company, Oak Hill, West  
Virginia. 2/
- Atlanta Hibernia Corporation, New Orleans, Louisiana -- for  
approval to acquire at least 24.9 percent of the  
voting shares of Southwest National Bank of  
Lafayette, Louisiana. 2/
- Atlanta Louisiana Bancshares, Inc., Baton Rouge, Louisiana  
-- for approval to acquire 100 percent of the  
voting shares of Terrebonne Bank & Trust Company  
in Houma, Houma, Louisiana. 2/
- Chicago Associated Banc-Corp., Green Bay, Wisconsin -- for  
approval to acquire 100 percent of the voting  
shares of Memorial Drive Bank, Sheboygan,  
Wisconsin. 2/
- Chicago Central Wisconsin Bankshares, Inc., Wausau,  
Wisconsin -- for approval to acquire 100 percent  
of the voting shares of Onalaska Holding Company,  
Inc., Onalaska, Wisconsin, and indirectly acquire  
81.46 percent of the voting shares of Bank of  
Onalaska, Onalaska, Wisconsin. 2/
- Chicago First Wisconsin Corporation, Milwaukee, Wisconsin  
-- for approval to acquire 100 percent of the  
successor by merger to Island City Bancorp, Inc.,  
Minocqua, Wisconsin and indirectly acquire 97.8  
percent of Security State Bank of Minocqua,  
Minocqua, Wisconsin. 2/
- Chicago St. Joseph Bancorporation, Inc., South Bend,  
Indiana -- for approval to acquire common stock  
and convertible subordinated debentures  
representing 15.51 percent of Decatur Financial,  
Inc., Decatur, Indiana and indirectly Decatur Bank  
and Trust Company, Decatur, Indiana.
- Chicago Valley Bancorporation, Appleton, Wisconsin -- for  
approval to acquire 80 percent or more of the  
voting shares of First National Bank of Minocqua  
and Woodruff, Minocqua; The Commercial Bank,

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**

Chilton; Peshtigo State Bank, Peshtigo; and First National Bank & Trust Co. of Beaver Dam, Beaver Dam, all located in Wisconsin. 2/

- St. Louis Ozark Bankshares, Inc., Ozark, Arkansas -- for approval to acquire at least 80 percent of the voting shares of Bankstock Two, Inc., Dardanelle, Arkansas and indirectly Arkansas Valley Bank, Dardanelle, Arkansas and at least 80 percent of the voting shares of Newco Corporation, Jasper, Arkansas and indirectly Newton County Bank, Jasper, Arkansas. 2/
- Minneapolis Silver Lake Bancorporation, Inc., Silver Lake, Minnesota -- for approval to acquire 100 percent of the voting shares of First State Bank of Lake Wilson, Lake Wilson, Minnesota. 2/
- Kansas City NBR Financial, Inc., Boulder, Colorado -- for approval to acquire 100 percent of the voting shares of National Bank of the Rockies in Colorado Springs, Colorado Springs, Colorado, a proposed new bank. 2/
- Dallas Alice Bancshares, Inc., Alice, Texas -- for approval to acquire 100 percent of the voting shares of The First State Bank, Premont, Texas. 2/
- Dallas FWNB Bancshares, Inc., Carrollton, Texas -- for approval to acquire 100 percent of the voting shares of First Western National Bank of Plano, Plano, Texas, a proposed new bank. 2/
- Dallas FWNB Bancshares, Inc., Carrollton, Texas -- for approval to acquire 100 percent of the voting shares of First Western National Bank of Mesquite, Mesquite, Texas, a proposed new bank. 2/
- San Francisco Mission Valley Bancorp, Pleasanton, California -- for approval to acquire 100 percent of the voting shares of Yosemite Bank, Mariposa, California. 2/

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

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

- Atlanta           Hibernia Corporation, New Orleans, Louisiana -- for approval to merge with Southwest Bancshares, Inc., Lafayette, Louisiana and indirectly Southwest National Bank of Lafayette, Lafayette, Louisiana. 2/
- Chicago           St. Joseph Bancorporation, Inc., South Bend, Indiana -- for approval to merge with Sumncorp, Fort Wayne, Indiana and indirectly acquire Summit Bank, Fort Wayne, Indiana. 2/
- Kansas City       Merchants Bancorporation, Topeka, Kansas -- for approval to merge with Crown Bancshares, Inc., Lawrence, Kansas and indirectly acquire First National Bank of Lawrence, Lawrence, Kansas.
- Kansas City       Osborne Investments, Inc., Osborne, Kansas -- for approval to merge with Gaylord Investments, Inc., Gaylord, Kansas and indirectly acquire The Farmers National Bank of Gaylord, Gaylord, 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**

- Boston           Bank of Boston Corporation, Boston, Massachusetts -- for approval to acquire Hospital Trust Financial of Connecticut, Inc., Hartford, Connecticut, thereby engaging in making, acquiring or servicing loans or other extensions of credit for the company's account or for the account of others and to acquire HT Investors, Inc., Providence, Rhode Island and thereby engage to serve as an investment advisor to open-end investment companies.
- Philadelphia      First Eastern Corporation, Wilkes Barre, Pennsylvania -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities)

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**

through its newly created subsidiary, First Eastern Brokerage Services, Inc., Wilkes Barre, Pennsylvania. (9/24/85)

- Richmond Baltimore Bancorp, Baltimore, Maryland -- for approval to acquire 100 percent of the voting shares of Municipal Savings and Loan Association, Inc., Baltimore, Maryland, and its subsidiary, Towson Service Corporation, Towson, Maryland.
- Richmond Maryland National Corporation, Baltimore, Maryland -- for approval to acquire Firstmark Arvada Industrial Bank, Arvada, Colorado and Firstmark Cherry Creek Industrial Bank, Denver, Colorado and engage in the industrial banking business including the making of loans and the issuance of thrift and passbook accounts.
- Atlanta First Railroad & Banking Company of Georgia, Augusta, Georgia -- for approval to acquire Bob White Computing Services, Inc., Bloomington, Illinois through its subsidiary First Financial Management Corporation, Atlanta, Georgia.
- Atlanta First State Bancshares, Inc., Pensacola, Florida -- to engage de novo (engaging in full pay-out personal and real property leasing) through its subsidiary, First State Leasing Corporation, Pensacola, Florida. (9/20/85)
- Kansas City Bellevue Capital Co., Bellevue, Nebraska -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) (9/23/85)
- Dallas First Community Bancshares, Inc., Houston, 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 a proposed new subsidiary, Central Texas Computronics, Inc., Killeen, Texas. (9/27/885)
- San Francisco Central Arizona Bancorp, Chandler, Arizona -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company) through its subsidiary Central Arizona Mortgage Corporation, Chandler, Arizona. (9/25/85)

**APPLICATIONS RECEIVED - Continued**

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**REPORTS RECEIVED**

None.

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**PETITIONS FOR RULEMAKING**

None.