

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

**H.2, 1986 No. 7**

**Actions of the Board**  
**Applications and reports Received**  
**During the Week Ending February 15, 1986**

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

Boston	Dartmouth Savings Bank, Hanover, New Hampshire, proposed acquisition of the assets and assumption of the liabilities of the Hanover, New Hampshire, office of The Saver's Bank, Littleton, New Hampshire -- report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
New York	Liberty Norstar Bank, N.A., Buffalo, New York, proposed acquisition of the assets and assumption of the liabilities of all the branches of Niagara County Savings Bank, Niagara Falls, New York -- report to the Comptroller of the Currency on competitive factors. <u>1/</u>
New York	Great Neck Bancorp, Great Neck, New York, -- extension of time to April 15, 1986, within which to become a bank holding company through acquisition of the Bank of Great Neck, and for the bank to become a member of the Federal Reserve System. <u>1/</u>
Philadelphia	First Perry Independent Bancorp, Loysville, Pennsylvania -- extension of time to June 18, 1986, within which to form a bank holding company through acquisition of 100 percent of the stock of The First National Bank of Loysville, Loysville, Pennsylvania. <u>1/</u>
Richmond	Southern National Corporation, Lumberton, North Carolina -- extension of time to April 6, 1986, within which to acquire Horry County National Bank, Loris, South Carolina. <u>1/</u>
Richmond	Union Trust Company of Maryland, Baltimore, Maryland -- extension of time to May 17, 1986, within which to establish a branch at

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

## ACTIONS OF THE BOARD - Continued

6225 Charles Street, Baltimore County,  
Maryland. 1/

- Richmond Allied Irish Banks Limited, Dublin, Ireland -- extension of time to February 21, 1987, within which to acquire additional shares of First Maryland Bancorp, Baltimore, Maryland. 1/
- Atlanta SunBanks, Inc., Orlando, Florida, and SunTrust Banks, Inc., Atlanta, Georgia -- extension of time to May 1, 1986, within which to acquire Peoples Bank of Lakeland, Lakeland, Florida. 1/
- Atlanta Colonial BancGroup, Inc., Montgomery, Alabama -- extension of time to May 15, 1986, within which to acquire Peoples Bancshares, Inc., Pell City, Alabama; Peoples Bank, Pell City, Alabama; The Bank of Oxford, Oxford, Alabama; and Bank of Heflin, Heflin, Alabama. 1/
- Atlanta Citizens DeKalb Bank, Clarkston, Georgia, proposed merger with Queen City Special Company, Atlanta, Georgia -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta NCNB National Bank of Florida, Tampa, Florida, proposed merger with Pan American Bank of Jacksonville, N.A., Jacksonville, Florida -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Citizens Bancorp of Lawrence, Moulton, Alabama -- extension of time to May 20, 1986, within which to acquire Citizens Bank. 1/
- Atlanta Patterson Bankshares, Inc., Patterson, Georgia -- extension of time to April 10, 1986, within which to acquire The Patterson Bank, Patterson, Georgia. 1/
- Atlanta Citizens Bank of Tifton, Tifton, Georgia, proposed merger with Citizens Interim Bank, Tifton, Georgia -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago M&I New Holstein Bank, New Holstein, Wisconsin, proposed merger with Farmers & Merchants Bank, Marytown, Wisconsin, under the charter and title of the former -- report

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

## ACTIONS OF THE BOARD - Continued

- to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Citizens Commercial & Savings Bank, Flint, Michigan -- investment in bank premises. 1/
- Chicago M&I Bank of Racine, Racine, Wisconsin -- investment in bank premises. 1/
- Chicago West Peoria State Bank, Peoria, Illinois, proposed merger with Madison Park Bank, under the charter of West Peoria State Bank and title of Madison Park Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Peoples State Bank of Francesville, Francesville, Indiana, proposed merger with Pulaski County Bank, under the charter of Pulaski County Bank and title, of Peoples State Bank of Francesville - report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago New First State Bank, Hanover Park, Illinois, proposed merger with First State Bank & Trust Company of Hanover Park, under the charter and title of the latter -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First State Bank of Charlevoix, Charlevoix, Michigan, proposed merger with State Bank of Charlevoix, under the charter and title of the latter -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Calumet National Interim Bank, Hammon, Indiana, proposed merger with Calumet National Bank, Calumet, Indiana, under the charter of Calumet National Interim Bank and title of Calumet National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago North Vernon National Bank, North Vernon, Indiana, proposed merger with The First National Bank of North Vernon, under the charter of North Vernon National Bank and title of The First National Bank of North Vernon -- report to the Comptroller of the Currency on competitive factors. 1/

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

## ACTIONS OF THE BOARD - Continued

- Chicago First Wisconsin Bank of Green Bay, Green Bay, Wisconsin, proposed merger with First Wisconsin Bank of West Green Bay, Ashwaubenon, Wisconsin, under the charter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Joliet Interim, National Association, Joliet, Illinois, proposed merger with First National Bank of Joliet, under the charter of Joliet Interim, National Association and title of First National Bank of Joliet -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Comerica Incorporated, Detroit, Michigan -- Extension of time to May 19, 1986, within which to acquire 21.6 percent or more of the voting shares of Pontiac State Bank, Pontiac, Michigan. 1/
- Chicago Villa Park Trust & Savings Bank, Villa Park, Illinois -- extension of time to August 17, 1986, within which to establish a branch facility at 21 W 025 Fullerton, Lombard, Illinois. 1/
- St. Louis First Missouri Bank and Trust Company, Creve Coeur, Missouri, proposed merger with First Missouri Bank of St. Peters, National Association, St. Peters, Missouri, under the charter and title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Oblong Bancshares, Inc., Oblong, Illinois -- extension of time to May 18, 1986, within which to become a bank holding company through the acquisition of The First National Bank of Oblong. 1/
- St. Louis The Union of Arkansas Corporation, Little Rock, Arkansas -- extension of time to May 15, 1986, within which to engage *de novo* in consumer loans through the formation of Union Credit Card, Inc., Oklahoma City, Oklahoma. 1/
- Dallas Crown Bancshares, Inc., San Antonio, Texas -- extension of time to May 22, 1986, within which to acquire Crown Bank, N.A. 1/

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

**ACTIONS OF THE BOARD - Continued****To Become a Member of the Federal Reserve System  
Pursuant to Section 9 of the Federal Reserve Act****Approved**

Atlanta            The Bank of Bradenton, Bradenton, Florida.  
                  1/ (2/10/86)

Kansas City       United Bank of Aurora - City Center, Aurora,  
                  Colorado, a proposed new bank. 1/ (2/14/86)

San Francisco    The Sun City Bank, Sun City, Arizona. 1/  
                  (2/14/86)

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

Kansas City       Guaranty, Inc., Beloit, Kansas. 1/  
                  (2/14/86)

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

Philadelphia      Yardville National Bancorp, Yardville, New  
                  Jersey -- for approval to acquire 100 percent  
                  of the voting shares of The Yardville  
                  National Bank, Yardville, New Jersey. 1/  
                  (2/14/86)

St. Louis           Gideon Bancshares Company, Dexter, Missouri  
                  -- for approval to acquire at least 80  
                  percent of the voting shares of Commercial  
                  Bank of Gideon, Gideon, Missouri. 1/  
                  (2/11/86)

Minneapolis       Great Northern Bancshares, Inc., Kalispell,  
                  Montana -- for approval to acquire at least  
                  80 percent of the outstanding shares of First  
                  Security Bank of Kalispell, Kalispell,  
                  Montana. 1/ (2/10/86)

Minneapolis       SWH Bancorp, Inc., Edina, Minnesota -- for  
                  approval to acquire 100 percent of the voting  
                  shares of Southwest Fidelity State Bank of  
                  Edina, Edina, Minnesota. 1/ (2/10/86)

Minneapolis       TOWNER BANCORPORATION, LTD., Towner, North  
                  Dakota -- for approval to acquire 99.3693  
                  percent of the voting shares of State Bank of  
                  Towner, Towner, North Dakota. 1/ (2/12/86)

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

## ACTIONS OF THE BOARD - Continued

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

- Boston Fleet Financial Group, Inc., Providence, Rhode Island -- approval to acquire all of the voting shares of First Connecticut Bancorp, Inc., Hartford, Connecticut and acquire indirectly United Bank and Trust, Hartford, Connecticut; New Britain National Bank, New Britain, Connecticut; Simsbury Bank and Trust Company, Simsbury, Connecticut; and The Independent Bank and Trust Company, Williamantic, Connecticut. (2/14/86)
- Boston Fleet Financial Group, Inc., Providence, Rhode Island -- for approval to acquire at least 25 percent of the voting shares of Merrill Bankshares Company, Bangor, Maine and indirectly The Merrill Trust Company, Bangor, Maine and Merrill Bank, N.A., Farmington, Maine (2/14/86)
- New York The Chase Manhattan Corporation, New York, New York and Chase Manhattan Holding Corporation, Newark, Delaware -- for approval to acquire the shares of Chase Bank of Florida, N.A., St. Petersburg, Florida. 1/ (2/14/86)
- Cleveland PNC Financial Corp., Pittsburgh, Pennsylvania -- for approval to acquire 100 percent of the voting shares of The Hershey Bank, Hershey, Pennsylvania. 1/ (2/11/86)
- Richmond First Union Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Citizens DeKalb Bank, Clarkston, Georgia. 1/ (2/14/86)
- Chicago Old Kent Financial Corporation, Grand Rapids, Michigan -- for approval to acquire 100 percent of the voting shares of First State Bank of Greenville, Greenville, Michigan. 1/ (2/13/86)
- Dallas Texas American Bancshares Inc., Fort Worth, Texas -- for approval to acquire 100 percent of the voting shares of Texas American Bank/U.S., Newark, Delaware, a proposed new bank. 1/ (2/10/86)

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

**ACTIONS OF THE BOARD - Continued**

- San Francisco Norban Financial Group, Inc., Coeur d'Alene, Idaho -- for approval to acquire 99.98 percent of the voting shares of Seaport Citizens' Bank, Lewiston, Idaho. 1/ (2/14/86)
- San Francisco Seaport Bancorp, Inc., Lewiston, Idaho -- for approval to acquire 16.65 percent of the voting shares of Norban Financial Group, Inc., Coeur d'Alene, Idaho and indirectly Northern State Bank, Coeur d'Alene, Idaho. 1/ (2/14/86)

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

- Chicago Naperville Financial Corporation, Naperville, Illinois -- to establish a **de novo** subsidiary, Naper Securities Corporation, Naperville, Illinois and to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities). (2/10/86)
- Chicago Summcorp, Fort Wayne, Indiana -- to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Summcorp Financial Services, Inc., Fort Wayne, Indiana. The geographic area to be served will be the entire United States. (12/30/85)

**Approved**

- Boston Fleet Financial Group, Inc., Providence, Rhode Island -- approval to acquire Pioneer Credit Corporation, Hartford, Connecticut and thereby engage in making, acquiring, and servicing consumer, residential mortgage and commercial loans and leasing personal property; to engage indirectly in providing data processing services to subsidiaries of First Connecticut Bancorp, Inc., and to unaffiliated financial institutions. (2/14/86)
- Boston Fleet Financial Group, Inc., Providence, Rhode Island -- for approval to acquire Merrill Life Insurance Company, Bangor, Maine, and thereby engage in reinsuring credit life and credit accident and health

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

## ACTIONS OF THE BOARD - Continued

insurance written in connection with extensions of credit by subsidiaries of Merrill Bankshares Company, Bangor, Maine; and thereby engage in providing data processing services to subsidiaries of Merrill Bankshares Company, Bangor, Maine. (2/14/86)

New York National Bank of Canada, Montreal, Canada -- to acquire 100 percent of the shares of Mercantile Canada Corporation, Dallas, Texas and thereby to engage in commercial lending activities throughout the United States. 1/ (2/10/86)

Cleveland Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to acquire Fidata Securities Management, Inc., Fort Lee, New Jersey, and Fidata Securities Services, Inc., Pittsburgh, Pennsylvania. 1/ (2/13/86)

Cleveland Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to acquire Fidata Systems Incorporated, Boston, Massachusetts, and to purchase certain assets and assume certain liabilities of Fidata Trust Company-Massachusetts, Boston, Massachusetts. 1/ (2/13/86)

Dallas Independent Bankshares, Inc., Abilene, Texas -- to engage *de novo* in providing data processing and data transmission services, data bases and facilities or access to such services to other corporations, firms or persons, through First Independent Computers, Inc., Abilene, Texas. 1/ (2/10/86)

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

## ACTIONS OF THE BOARD - Continued

Permitted

- Boston Bank of Boston Corporation, Boston, Massachusetts -- to engage *de novo* (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through Boston International Data Services, Inc., Boston, Massachusetts. The activities would be conducted principally in Europe. 3/ (2/14/86)
- Cleveland Mountain Bancorp, Inc., West Liberty, Kentucky -- 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 Consumer Lending Corporation, West Liberty, Kentucky. The geographic area to be served will be the county of Morgan and contiguous counties of Johnson, Lawrence, Elliott, Rowan, Manifee, Wolfe, and Magoffis, all located in Kentucky. 3/ (2/14/86)
- Richmond Dominion Bankshares Corporation, Roanoke, Virginia -- to engage *de novo* (discount securities brokerage services including certain securities credit and incidental activities) through its subsidiary, Dominion Financial Services, Inc., Roanoke, Virginia. 3/ (2/10/86)

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

## APPLICATIONS RECEIVED

Applications and Notifications for International Investments and Other Actions 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

Received

New York Citicorp, New York, New York -- requests consent to retain the shares of Vickers da Costa Limited, London, England ("Vickers") after Vickers begins acting as a futures commission merchant for nonaffiliated persons in the execution and clearance of futures contracts and options on futures contracts traded on the Tokyo Stock Exchange.

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

Received

St. Louis Valley Capital Corporation, Rosedale, Mississippi. 2/

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

Received

New York Manfra, Tordella & Brookes, Inc., New York, New York ("Manfra") -- for approval to acquire 100 percent of the voting shares of MTE Bank, New York, New York, an organizing bank. 2/

Philadelphia Shawnee Financial Services Corporation, Everett, Pennsylvania -- for approval to acquire 100 percent of the voting shares of The Everett Bank, Everett, Pennsylvania. 2/

Atlanta King Financial Corporation, Louisville, Kentucky -- for approval to acquire at least 85.5 percent of the voting shares of The Central Bank of North Pleasureville, Pleasureville, Kentucky. 2/

Chicago ASB Bankcorp, Inc., Adrian, Michigan -- for approval to acquire 100 percent of the voting shares of Adrian State Bank, Adrian, Michigan. 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 Horizon Bancshares, Inc., Lombard, Illinois -- for approval to acquire at least 99.12 percent of the voting shares of Lombard, Lombard, Illinois. 2/
- Chicago M&I Stevens Point Corp., Stevens Point, Wisconsin -- for approval to acquire 100 percent of the voting shares of First Affiliated Bancorporation, Inc., Stevens Point, Wisconsin and indirectly acquire Bank of Park Ridge, Park Ridge, Wisconsin and The First National Bank of Stevens Point, Stevens Point, Wisconsin. 2/
- Chicago Premier Financial Management, Inc., Libertyville, Illinois -- for approval to acquire 100 percent of the voting shares of First Shiloh Bancshares, Inc., Zion, Illinois and indirectly acquire Zion State Bank and Trust Company, Zion, Illinois. 2/
- Minneapolis Lafayette Bancshares, Inc., Lafayette, Minnesota -- for approval to acquire 86.33 percent of the voting shares of Citizens State Bank of Lafayette, Lafayette, Minnesota. 2/
- Kansas City CS Bancshares, Inc., Chillicothe, Missouri -- for approval to acquire at least 50.8 percent of the voting shares of Chillicothe State Bank, Chillicothe, Missouri. 2/
- Kansas City Kanbanc, Inc., Overland Park, Kansas -- for approval to acquire 50.01 percent of the voting shares of Citizens State Bank of Pomona, Pomona, Kansas and to acquire 50.02 percent of the voting shares of The Hepler State Bank, Hepler, Kansas. 2/
- Kansas City Simmer Development Company, Chillicothe, Missouri -- for approval to acquire at least 26.7 percent of the voting shares of CS Bancshares, Inc., Chillicothe, Missouri and indirectly acquire Chillicothe State Bank, Chillicothe, Missouri. 2/
- Kansas City Southgate Banking Corporation, Prairie Village, Kansas -- for approval to acquire 100 percent of the voting shares of The Southgate Bank, Prairie Village, 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 Teambanc, Inc., Paola, Kansas -- for approval to acquire Miami Agency, Inc., Paola, Kansas and indirectly acquire Miami County National Bank, Paola, Kansas. 2/
- Kansas City Teambanc, Inc. Employee Stock Ownership Plan, Paola, Kansas -- for approval to acquire through Teambanc, Inc., Paola, Kansas, Miami Agency, Inc. Paola, Kansas and indirectly Miami County National Bank, Paola, Kansas. 2/
- Dallas Fredonia Bancshares, Inc., Nacogdoches, Texas -- for approval to acquire 100 percent of the voting shares of Fredonia State Bank, Nacogdoches, Texas. 2/

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

Received

- New York The Chase Manhattan Corporation, New York, New York and Chase Manhattan Holding Corporation, Newark, Delaware -- for approval to acquire the shares of Chase Bank of Florida, N.A., St. Petersburg, Florida. 2/
- New York Chemical New York Corporation, New York, New York -- for approval to acquire Chemical Bank of Florida, National Association, St. Petersburg, Florida. 2/
- Richmond Dominion Bankshares Corporation, Roanoke, Virginia -- for approval to acquire 100 percent of the voting shares of State National Bank of Maryland, Rockville, Maryland. 2/
- Atlanta Mid State Banks, Inc., Dublin, Georgia (formerly Dublin Bancshares, Inc.) -- for approval to acquire 100 percent of the voting shares of Planters Bank, Hawkinsville, Georgia. 2/
- Chicago Charter 17 Bancorp, Inc., Richmond, Indiana -- for approval to acquire 11.9 percent of the voting shares of PTC Financial Corporation, Peru, Indiana and indirectly acquire The Peru Trust Company, Peru, Indiana. 2/

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

## APPLICATIONS RECEIVED - Continued

- Chicago           Citizens Community Bankshares, Inc.,  
Wittenberg, Wisconsin -- for approval to  
acquire 99.06 percent of the voting shares of  
Iron Exchange Bank, Hurley, Wisconsin. 2/
- Chicago           Edgewood Bancshares, Inc., Countryside,  
Illinois -- for approval to acquire 25  
percent of the voting shares of Horizon  
Bancshares, Inc., Lombard, Illinois and  
indirectly acquire State Bank of Lombard,  
Lombard, Illinois. 2/
- Chicago           Independent Community Bancshares, Inc., Kiel,  
Wisconsin -- for approval to acquire 100  
percent of the voting shares of Newton State  
Bank, Newton, Wisconsin. 2/
- Chicago           Marshall & Iillsley Corporation, Milwaukee,  
Wisconsin -- for approval to acquire 100  
percent of the voting shares of M&I Stevens  
Point Corp., Stevens Point, Wisconsin and  
indirectly acquire Bank of Park Ridge, Park  
Ridge, Wisconsin and The First National Bank  
of Stevens Point, Stevens Point, Wisconsin.  
2/
- Chicago           Premier Bancorporation, Inc., Libertyville,  
Illinois -- for approval to acquire 100  
percent of the voting shares of Premier  
Financial Management, Inc., Libertyville,  
Illinois and indirectly acquire Zion State  
Bank and Trust Company, Zion, Illinois. 2/
- St. Louis         Lincoln County Bancorp, Inc., Troy, Missouri  
-- for approval to acquire 18.15 percent of  
the voting shares of Warren County  
Bancshares, Inc., Warrenton, Missouri and  
indirectly acquire Commerce Warren County  
Bank, Warrenton, Missouri. 2/
- Dallas           Oaklawn Financial Corporation, Texarkana,  
Texas -- for approval to acquire 100 percent  
of the voting shares of First Bank and Trust,  
New Boston, Texas, 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**

**Received**

Atlanta           Mid State Banks, Inc., Dublin, Georgia

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

(formerly Dublin Bancshares, Inc.) -- for approval to acquire Pineview Bankshares, Inc., Pineview, Georgia and indirectly acquire Pineview State Bank, Pineview, Georgia; Flint Bancshares, Inc., Cordelle, Georgia and indirectly acquire Cordelle Banking Company, Cordelle, Georgia. 2/

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

Received

- New York            Amsterdam-Rotterdam Bank, N.V., Amsterdam, The Netherlands -- to establish a **de novo** subsidiary, The Private Bank & Trust, N.A., and to engage **de novo** (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature). (2/14/86)
- New York            Bankers Trust New York Corp., New York, New York -- to engage **de novo** (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through BT Trust Company of California, N.A. These activities will be conducted from offices in Los Angeles, California. (2/10/86)
- New York            Manfra, Tordella & Brookes, Inc., New York, New York -- for approval to engage through a wholly-owned, direct subsidiary of Manfra, MTB (Miami), Inc., Miami, Florida, in certain nonbanking activities.
- Chicago             Franklin Capital Corporation, Wilmette, Illinois -- 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 Franklin Capital Corporation, Morton Grove, Illinois. (2/10/86)
- Chicago             Mid Town Bancorp, Inc., Chicago, Illinois -- to engage **de novo** (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company; a consumer finance company; a credit card company; a commercial finance company; and a factor) through its subsidiary, Mid Town

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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

- Development Corporation, Chicago, Illinois.  
The geographic area to be served will be nationwide. (2/13/86)
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota -- for approval to acquire certain assets of Niskern Agency, Inc., St. Cloud, Minnesota.
- Kansas City First Bank Holding Company and FirstBank Holding Company of Colorado, both of Lakewood, Colorado -- to expand its geographic scope to include California and to engage *de novo* (underwriting credit life and disability insurance on consumer loans) through its subsidiary, Colorado FirstBank Life Insurance Company, Phoenix, Arizona. (2/12/86)
- Kansas City Southgate Banking Corporation, Prairie Village, Kansas -- for approval to acquire through its newly formed company, The Southgate Trust Company, Prairie Village, Kansas, certain assets and fiduciary obligations of the trust department of The Southgate Bank, Prairie Village, Kansas and thereby engage in performing trust company functions.
- Kansas City Teambanc, Inc., Paola, Kansas -- for approval to engage in general insurance agency activities currently being conducted by Miami Agency, Inc., in a town of less than 5,000 persons.
- Kansas City Teambanc, Inc. Employee Stock Ownership Plan, Paola Kansas -- for approval to engage in general insurance agency activities currently being conducted by Miami Agency, Inc. in a town of less than 5,000.
- Dallas LBT Corporation, Shreveport, Louisiana -- to engage *de novo* (discount securities brokerage activities including certain securities credit and incidental activities) through the acquisition of LBT Brokerage Services, Inc., Shreveport, Louisiana. (2/12/86)

APPLICATIONS RECEIVED - Continued

San Francisco Security Pacific Corporation, Los Angeles, California -- for approval to acquire the remaining shares of XCEL Business Systems, Inc., Mill Valley, California, and engage in data processing and transmission activities.