

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

H.2, 1986, No. 16

**Actions of the Board
Applications and Reports Received
During the Week Ending April 19, 1986**

ACTIONS OF THE BOARD

**APPLICABLE
RESERVE BANK**

Rates, discount, Board approved a reduction in the discount rate from 7 percent to 6-1/2 percent, effective April 21, 1986.

Federal Reserve issued a report on developments in the priced services areas for 1985 and provided detailed financial results for providing those services.

Adoption of final changes to the official staff commentary to Regulation E (Electronic Fund transfers).

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| Boston | Fleet Financial Group, Inc., Providence, Rhode Island -- extension of time to July 1, 1986, within which to engage in discount securities brokerage through Fleet Brokerage Services, Inc. 1/ |
| Boston | Washington Trust Bancorp, Inc., Westerly, Rhode Island -- extension of time to July 1, 1986, within which to engage in discount securities brokerage through Washington Trust Brokerage Services, Inc. 1/ |
| New York | Union Savings Bank of Danbury, Danbury, Connecticut, proposed acquisition of the New Milford, Connecticut, office of Colonial Bank, Waterbury, Connecticut -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/ |
| New York | First National Bank of Downsville, Downsville, New York, proposed merger with |

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

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

Philadelphia **The Gettysburg National Bank, Gettysburg, Pennsylvania, proposed merger with Gettysburg Bank, National Association, under the charter of the latter and with the title of the former -- report to the Comptroller of the Currency on competitive factors. 1/**

Richmond **The First National Bank of Maryland, Baltimore, Maryland, proposed purchase of certain assets and assumption of certain liabilities of four branches of Baltimore Federal Financial, F.S.A. -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/**

Richmond **United Virginia Bankshares Incorporated, Richmond, Virginia -- extension of time to May 17, 1986, within which to engage de novo in discount securities brokerage through United Virginia Brokerage, Inc. 1/**

Richmond **Anderson Bancshares, Inc., Hemingway, South Carolina -- extension to time to June 30, 1986, within which to become a bank holding company through the acquisition of Anderson State Bank, Inc. 1/**

Atlanta **Jamestown Union Bancshares, Inc., Jamestown, Tennessee -- extension of time to July 8, 1986, within which to engage in industrial loan and thrift activities through Jamestown Loan & Thrift Corporation. 1/**

Atlanta **Barnett Bank of Manatee County, N.A., Bradenton, Florida, proposed merger with Barnett Bank of Bradenton, N.A. -- report to the Comptroller of the Currency of the Currency on competitive factors. 1/**

Atlanta **First Bankers Corporation of Florida, Pompano Beach, Florida -- extension of time to July 17, 1986, within which to acquire The Mall Bank, West Palm Beach, Florida. 1/**

Chicago **First State Bank, Mendota, Illinois, proposed merger with First State Bank & Trust Company of Mendota, under the charter of First State**

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

- Bank & Trust Company of Mendota and title of First State Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Moline Interim National Bank, Moline, Illinois -- proposed merger with First National Bank of Moline, under the charter of Moline Interim National Bank and title of First National Bank of Moline -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago First National Bank of Metamora, Metamora, Illinois, proposed merger with Peoples State Bank in Roanoke, Roanoke, Illinois, under the charter of First National Bank of Metamora, and title of First National Bank of Woodford County -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago First Midwest Bank/Zion, Illinois, proposed merger with First Midwest Bank/Lakehurst, Waukegan, Illinois, under the charter and title of First Midwest Bank/Zion -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago FNSB Bank, National Association, Sturgeon Bay, Wisconsin, proposed merger with First National Bank of Sturgeon Bank, under the charter of FNSB Bank, National Association and title of First National Bank of Sturgeon Bay -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Princeton National Bancorp, Inc., Princeton, Illinois -- extension of time to May 31, 1986, within which to acquire 100 percent of the voting shares of Genoa State Bank, Genoa, Illinois. 1/
- Chicago First National Bancorp, Inc., Joliet, Illinois -- extension of time to July 16, 1986, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to First National Bank of Joliet. 1/

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

- St. Louis First Corporation, Henderson, Kentucky -- extension of time to August 5, 1986, within which to consummate a change in control. 1/
- St. Louis Mark Twain Bancshares, Inc., St. Louis, Missouri -- extension of time to July 29, 1986, within which to engage de novo in discount securities brokerage through Mark Twain Brokerage Services, Inc. 1/
- Kansas City American Bank of Maryville, Maryville, Missouri -- proposed merger with American Bank of Tarkio, N.A., Tarkio, Missouri, under the charter of American Bank of Maryville, and the title of American Bank of Northwest Missouri -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Bankers Bancorp of Oklahoma, Inc., Oklahoma City, Oklahoma -- extension of time to July 11, 1986, within which to consummate the acquisition of The Bankers Bank. 1/
- Dallas MBank Belt Line, Garland, Texas, proposed merger with MBank Garland -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas The Harlingen National Bank South, Harlingen, Texas, proposed merger with The Harlingen National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Bayshore National Bank, La Porte, Texas, proposed merger with Bayport National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Texas-Commerce Bank Preston Royal, N.A., Dallas, Texas, proposed merger with Texas Commerce Bank-Park Central, N.A., -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas First City Bank-Fondren South, Houston, Texas, proposed merger with First City Bank-Westwood, N.A., -- report to the Comptroller of the Currency on competitive factors. 1/

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

- Dallas First City Bank-Gateway, N.A., Beaumont, Texas, proposed merger with First City National Bank of Beaumont -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas First City Bank-Bellaire, N.A., Bellaire, Texas, proposed merger with First City Bank-Westheimer Plaza, N.A., Houston, Texas -- report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Arizona Bank, Phoenix, Arizona, proposed acquisition of certain liabilities and assumption of certain liabilities of Arizona Commerce Bank, Sedona, Arizona -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Nevada National Bancorporation, Reno, Nevada -- extension of time to July 15, 1986, within which to divest certain property. 1/
- San Francisco First Interstate Bancorp, Los Angeles, California -- extension of time to July 17, 1986, within which to commence discount securities activities through First Interstate Securities. 1/
- San Francisco First Charter Bank, N.A., Los Angeles, California, proposed purchase of assets and assumption of liabilities of the West Los Angeles Branch of Imperial Bank, Inglewood, California -- report to the Comptroller of the Currency on competitive factors. 1/

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

Approved

- Cleveland Lorain County Bank, Elyria, Ohio, to establish a branch at 26700 State Route 82, Columbia Station, Ohio. 1/ (4/18/86)
- Atlanta Mega Bank, Miami, Florida, to establish a branch at 6202 South Dixie Highway, South

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

Miami, Florida, to be known as the Mega Bank
- South Miami Branch, South Miami, Florida.
1/ (4/17/86)

Chicago M&I Marshall & Ilesley Bank, Milwaukee,
Wisconsin, to establish an electronic offsite
facility at 1438 East Brady, Milwaukee,
Wisconsin. 1/ (4/18/86)

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

Approved

Dallas First Bank and Trust, New Boston, New
Boston, Texas (a proposed new bank) 1/
(4/15/86)

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**International Investments and Other Actions Approved
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

New York Citicorp, New York, New York -- grants
consent to continue to hold shares of Vickers
da Costa Limited, London, England, after
Vickers engages *de novo* in 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. (4/14/86)

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

Returned

Kansas City Guaranty Bancorp, Inc., Oklahoma City,

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

ACTIONS OF THE BOARD - Continued

Oklahoma -- for approval to acquire 80.26 percent of the voting shares of Guaranty Bancshares, Inc., Oklahoma City, Oklahoma and indirectly Guaranty Bank & Trust Co. and Oklahoma City, OK. (4/18/86)

Kansas City Intermountain Bancorporation, Inc., Colorado Springs, Colorado -- for approval to acquire 100 percent of the voting shares of Fountain Bancorporation, Inc., Fountain, Colorado and indirectly Pioneer Bank of Fountain, Fountain, Colorado 87 percent of Byers State Bank, Byers, Colorado and 85 percent of First National Bank of Fleming, Fleming, Colorado. (4/14/86)

Kansas City San Luis Valley Banking Corporation, Aspen, Colorado -- for approval to acquire 93.5 percent of the voting shares of First National Bank in Alamosa, Alamosa, Colorado. (4/14/86)

Approved

Cleveland Independent American Banc Corp., Parma, Ohio, -- for approval to acquire 100 percent of the voting shares of American National Bank, Parma, Ohio. 1/ (4/16/86)

Cleveland Pandora Bancshares Incorporated, Pandora, Ohio -- for approval to acquire 100 percent of the voting shares of The First National Bank of Pandora, Pandora, Ohio. 1/ 4/18/86

Richmond Liberty Bancshares Inc., Montgomery, West Virginia -- for approval to acquire 100 percent of the voting shares of The Montgomery National Bank, Montgomery, West Virginia. 1/ (4/18/86)

Atlanta Citizens and Southern Georgia Holding Corporation, Atlanta, Georgia -- for approval to acquire 100 percent of the voting shares of The Citizens and Southern National Bank, Atlanta, Georgia. 1/ (4/16/86)

Atlanta First National Corporation of Sparta, Sparta, Tennessee -- for approval to acquire 100 percent of the voting shares of First National Bank of Sparta, Sparta, Tennessee. 1/ (4/17/86)

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

- Atlanta United Southeastern Bancshares, Inc., Athens, Alabama -- for approval to acquire 100 percent of the voting shares of Athens-Limestone Park, Athens, Alabama. 1/ 4/14/86
- Chicago Community Banks, Inc., Employee Stock Ownership Trust, Middleton, Wisconsin, for approval to acquire 25 percent of the voting shares of Community Banks, Inc., Middleton, Wisconsin, indirectly Brooklyn State Bank, Brooklyn, Wisconsin; The American Exchange Bank of Madison, Wisconsin, Madison, Wisconsin; The Bank of Middleton, Middleton, Wisconsin; Monona-Grove State Bank, Monona, Wisconsin; The Bank of Shorewood Hills, Madison, Wisconsin and Farmers and Merchants Bank, Richland Center, Wisconsin. 1/ (4/17/86)
- Chicago First Hanover Bancorp, Inc., Hanover, Illinois -- for approval to acquire 100 percent of the voting shares of Hanover State Bank, Hanover, Illinois. 1/ 4/18/86)
- St. Louis Commerce Financial Corporation, Alma, Arkansas -- for approval to acquire at least 99.76 percent of the voting shares of Commercial Bank at Alma, Alma, Arkansas. 1/ (4/14/86)
- St. Louis DBT Financial Corporation, DeWitt, Arkansas -- for approval to acquire at least 80 percent of the voting shares of DeWitt Bank & Trust Company, DeWitt, Arkansas. 1/ (4/18/86)
- St. Louis Medina Bancshares, Inc., Medina, Tennessee -- for approval to acquire 94.30 percent of the voting shares of Medina Banking Company, Medina, Tennessee. 1/ 4/15/86)
- Minneapolis Lake Elmo Bancorp., Inc., Lake Elmo, Minnesota -- for approval to acquire 100 percent of the voting shares of State Bank of Lake Elmo, Lake Elmo, Minnesota. 1/ 4/15/86
- Minneapolis Peninsula Financial Corporation, Ishpeming, Michigan -- for approval to acquire 100

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

percent of the voting shares of The Peninsula Bank of Ishpeming, Ishpeming, Michigan. 1/ (4/15/86)

Kansas City Central of Kansas V, Inc., Junction City, Kansas -- for approval to acquire 75.29 percent of the voting shares of The Farmers and Drovers National Bank, Marion, Kansas. 1/ (4/15/86)

Kansas City Kanbanc, Inc., Overland Park, Kansas, -- for approval to acquire 50.02 percent of the voting shares of The Hepler State Bank, Hepler, Kansas, and 50.01 percent of the Citizens State Bank of Pomona, Pomona, Kansas. 1/ 4/18/86)

Dallas First Alpine, Inc., Alpine, Texas -- for approval to acquire 100 percent of the voting shares of First National Bank in Alpine, Alpine, Texas. 1/ 4/17/86

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

Returned

St. Louis Monticello Bankshares, Inc., Monticello, Kentucky -- for approval to acquire at least 80 percent of the voting shares of Citizens Bank and Trust Company, Campbellsville, Kentucky. (4/17/86)

Kansas City Robinson Bancshares, Inc., Robinson, Kansas -- for approval to acquire 91.80 percent of the voting shares of Morrill and Janes Bancshares, Inc., Hiawatha, Kansas and indirectly acquire Morrill and Janes Bank and Trust Company, Hiawatha, Kansas. (4/14/86)

Approved

Philadelphia Community Banks, Inc., Millersburg, PA -- for approval to acquire 100 percent of the voting shares of Peoples Bank of Shamokin, PA. 1/ (4/14/86)

Atlanta SouthTrust Corporation, Birmingham, Alabama, -- for approval to acquire 60 percent of the

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

- voting shares of The Bank of Ozark, Ozark, Alabama. 1/ (4/15/86)
- Chicago Chapter 17 Bancorp, Inc., Richmond, Indiana -- for approval to acquire 6.96 percent of the voting shares of PTC Financial Corporation, Peru, Indiana and indirectly The Peru Trust Company, Peru, Indiana. 1/ (4/14/86)
- Chicago Citizens Community Bankshares, Inc., Wittenberg, Wisconsin -- for approval to acquire 99.06 percent of the voting shares of Iron Exchange Bank, Hurley, Wisconsin. 1/ (4/18/86)
- Chicago Independent Community Bancshares, Inc., Kiel, Wisconsin -- for approval to acquire 100 percent of the voting shares of Newton State Bank, Newton, Wisconsin. 1/ (4/17/86)
- Chicago Premier Bancorporation, Inc., Libertyville, Illinois -- for approval to acquire 100 percent of Premier Financial Management, Inc., Libertyville, Illinois, and indirectly Zion State Bank and Trust Company, Zion, Illinois. 1/ (4/17/86)
- Kansas City Archer, Inc., Palmer, Nebraska -- for approval to acquire indirectly through its subsidiary Osceolor Insurance, Inc., 100 percent of the voting shares of Gretna State Bank, Gretna, Nebraska. (4/14/86)
- Kansas City Central of Kansas, Inc., Junction City, Kansas -- for approval to acquire an additional 34.35 percent of Central of Kansas V., Inc., Junction City, Kansas, and indirectly Farmers and Drovers National Bank, Marion, Kansas. 1/ (4/15/86)
- Dallas Oaklawn Financial Corporation, Texarkana, Texas -- for approval to acquire 100 percent of the voting shares of First Bank and Trust, New Boston, New Boston, Texas, a proposed new bank. 1/ (4/15/86)

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - 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**

Approved

Kansas City Osceola Insurance, Inc., Osceola, Nebraska,
-- for approval to merge The Gretna Company,
Gretna, Nebraska and indirectly acquire The
Gretna State Bank, Gretna, Nebraska.
(4/14/86)

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

Withdrawn

Dallas Ameritex Bancshares Corporation, Dallas,
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
the acquisition of Ameritex Service
Corporation, Dallas, Texas 3/ (2/27/86)

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Returned

Chicago Illinois Neighborhood Development
Corporation, Chicago, Illinois, to engage **de
novo** (engaging in community development
activities) through its subsidiary TNI
Development Corporation, Chicago, Illinois.
(4/17/86)

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
are to be served will be the entire United
States. (4/15/86)

Chicago Wellman Investment Company, Wellman, Iowa, to
engage **de novo** (underwriting credit life
insurance on consumer loans) (4/16/86)

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

St. Louis Monticello Bankshares, Inc., Monticello, Kentucky -- for approval to engage in selling credit life, disability, or involuntary unemployment insurance. (4/17/86)

Kansas City Union Bankshares, Ltd., Denver, Colorado -- to acquire Colorado Bankers Mortgage, Inc., Denver, Colorado, and thereby engage in mortgage banking activities and real estate appraisals. (4/14/86)

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Approved

New York The Chase Manhattan Corporation, New York, New York -- to acquire through its wholly-owned, indirect subsidiary, Chase Commercial Corporation, either directly or indirectly, all of the shares of Genola II, Inc., Moberly, Missouri. 1/ (4/16/86)

Atlanta Citizens and Southern Georgia Holding Corporation, Atlanta, Georgia -- for approval to acquire Citizens and Southern Mortgage Company, Atlanta, Georgia (real estate mortgage lending; loan sales and servicing); The Citizens and Southern Agency, Inc., Atlanta, Georgia (general insurance agency activities); Citizens and Southern Data Processing, Inc., Atlanta, Georgia (data processing); Family Credit Services, Inc., Atlanta, Georgia (consumer finance; mortgage lending and related activities); The Citizens and Southern Life Insurance Company, Atlanta, Georgia (underwriting credit life and credit disability insurance; reinsuring similar risks); Citizens and Southern Securities, Inc., Atlanta, Georgia (discount brokerage); and Citizens and Southern Investment Advisors, Inc., Atlanta, Georgia, (portfolio investment advice). 1/ (4/16/86)

Chicago Community Banks, Inc., ESOT, Middleton, Wisconsin -- to acquire CBT Trust and Financial Services, Inc., Madison, Wisconsin. 1/ (4/17/86)

Chicago Liberty BanCorporation, Durant, Iowa -- to acquire 100 percent of F-P-H Agency, Inc., Durant, Iowa, which engages in general

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

insurance in a town with a population of less than 5,000. 1/ (4/16/86)

Chicago

Mid Town Bancorp, Inc., Chicago, Illinois -- to engage **de novo** in the making of real estate development loans and real estate rehabilitation loans through its subsidiary, Mid Town Development Corporation, Chicago, Illinois. 1/ (4/14/86)

Kansas City

Archer, Inc., Palmer, Nebraska -- to engage in the sale of credit life and credit accident and health insurance and involuntary unemployment insurance through the indirect acquisition of The Gretna Company, Gretna, Nebraska. (4/14/86)

Kansas City

Osceola Insurance, Inc., Osceola, Nebraska -- to engage in selling credit life, disability, or involuntary unemployment insurance through the acquisition of The Gretna Company, Gretna, Nebraska. (4/14/86)

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

H.2, 1986, No. 16

ACTIONS OF THE BOARD - Continued

Permitted

- New York United Jersey Banks, Princeton, New Jersey --
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. 3/ (4/15/86)
- Dallas Brenham Bancshares, Inc., Brenham, Texas --
to engage **de novo** (underwriting credit life
and disability insurance on consumer loans)
through the acquisition of Associated
Investors Life Insurance Co., Dallas, Texas.
The activity will be conducted in the State
of Texas. 3/ (4/18/86)
- San Francisco Zions Utah Bancorporation, Salt Lake City,
Utah -- to engage **de novo** (discount
securities brokerage activities including
certain securities credit and incidental
activities) through Zions Discount Brokerage
Inc., Salt Lake City, Utah. 3/ (4/18/86)

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Redemption of Shares

- Kansas City Henderson State Company, Henderson, Nebraska.
1/ 4/15/86

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**

Received

- Philadelphia Bank of Mid-Jersey, Bordentown, New Jersey -- to establish a branch office to be located at the intersection of North Olden Avenue and Parkway Avenue, Ewing, New Jersey. 2/
- Richmond Farmers & Merchants Bank, Summersville, West Virginia -- to establish a branch on State Route 20 South, Nettie, West Virginia. 2/
- San Francisco First Interstate Bank of California, Los Angeles, California -- to establish a branch office in the vicinity of 17870 Castleton Street, City of Industry, County of Los Angeles, California. 2/

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

Received

- Kansas City Lafayette First Industrial Bank, Lafayette, Colorado. 2/
- Dallas Bank of Livingston, Livingston, Texas (a proposed new bank) 2/

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

Received

- New York Espanola De Finanzas, S.A., Barcelona, Spain -- for approval to acquire 40 percent of the voting shares of Espanola De Finanzas Trust Company, Inc., Hato Rey, Puerto Rico, 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.

H.2, 1986 No. 16

APPLICATIONS RECEIVED - Continued

Atlanta Coastal Commerce Bankshares, Inc., Kaplan, Louisiana -- for approval to acquire 100 percent of the voting shares of Kaplan State Bank, Kaplan, Louisiana. 2/

Atlanta Investors Trust Financial Corporation, Duluth, Georgia -- for approval to acquire 100 percent of the voting shares of Investors Trust Bank, Duluth, Georgia, a proposed new bank. 2/

Chicago DG Bancorp, Inc., Downers Grove, Illinois -- for approval to acquire 100 percent of the voting shares of Downers Grove National Bank, Downers Grove, Illinois. 2/

Chicago First Wilmington Corp., Wilmington, Illinois -- for approval to acquire 100 percent of the voting shares of The First National Bank of Wilmington, Wilmington, Illinois 2/

Chicago M&I Thunderbird Acquisition Corp., Phoenix, Arizona -- for approval to acquire 100 percent of the voting shares of Thunderbird Capital Corporation, Phoenix, Arizona and indirectly Thunderbird Bank, Phoenix, Arizona. 2/

Chicago Spring Valley Bancorp, Inc., Spring Valley, Illinois -- for approval to acquire 100 percent of the voting shares of Spring Valley City Bank, Spring Valley, Illinois. 2/

St. Louis Lakes Capital Corp., Water Valley, Minnesota -- for approval to acquire at least 80 percent of the voting shares of Bank of Water Valley, Water Valley, Minnesota. 2/

St. Louis Security Bancshares, Inc., Des Arc, Arkansas -- for approval to acquire at least 80 percent of the voting shares of Farmers & Merchants Bank, Des Arc, Arkansas. 2/

Dallas Ben Wheeler Bancshares, Inc., Ben Wheeler, Texas -- for approval to acquire 100 percent of the voting shares of First State Bank of Ben Wheeler, Ben Wheeler, Texas 2/

Dallas Crown Park Bancshares, Inc., Lubbock, Texas -- for approval to acquire 100 percent of the voting shares of Western National Bank, Lubbock, Texas, 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.

H.2, 1986 No. 16

APPLICATIONS RECEIVED - Continued

- Dallas First Eastern Bancshares of Texas, Inc., Eustace, Texas -- for approval to acquire 89.6 percent of the voting shares of First State Bank, Eustace, Texas. 2/
- Dallas Texas Community Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of BancTexas Sulphur Springs, N.A., Sulphur Springs, Texas. 2/

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

Received

- Philadelphia Susquehanna Bancshares, Inc., Lititz, PA -- for approval to acquire 100 percent of the voting shares of Williamsport National Bank, Williamsport, PA 2/
- Cleveland Ameritrust Corporation, Cleveland, OH and First Indiana Bancorp, Elkhart, Indiana -- for approval to acquire 100 percent of the voting shares of State Bank of Lima, Howe, Indiana. 2/
- Cleveland First West Virginia Bancorp., Inc., Wheeling, West Virginia -- for approval to acquire 100 percent of the voting shares of First West Virginia Bank, National Association -- Buckhannon, Buckhannon, West Virginia, a proposed new bank. 2/
- Richmond Bank of Virginia Company, Richmond, Virginia -- for approval to acquire 100 percent of the voting shares of Security National Corporation, Washington, D.C., and indirectly acquire Security National Bank, Washington, D.C. 2/
- Atlanta Bank Corporation of Georgia, Fort Valley, Georgia -- for approval to acquire 100 percent of the voting shares of The Citizens Bank of Ashburn, Ashburn, Georgia. 2/
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of M&I

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.

H.2, 1986 No. 16

APPLICATIONS RECEIVED - Continued

- Thunderbird Acquisition Corp., Phoenix, Arizona, and indirectly Thunderbird Bank, Phoenix, Arizona. 2/
- St. Louis Banterra Corp., Eldorado, Illinois -- for approval to acquire 100 percent of the voting shares of Norris City State Bank, Norris City, Illinois. 2/
- Dallas Independent Community Financial Corporation, Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Independent Bank, N.A., Dallas, Texas (a proposed new bank). 2/
- Dallas Independent Community Financial Corporation, Dallas, Texas, to acquire 100 percent of the voting share of Coppell Financial Corporation, Dallas, Texas and indirectly Independent Bank-Coppell, N.A., Dallas, Texas. 2/

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

Received

- Chicago First Illinois Corporation, Evanston, Illinois -- for approval to merge with First Burlington Corporation, LaGrange, Illinois and indirectly acquire LaGrange Bank and Trust Company, LaGrange, Illinois, and First Burlington Bank, Willowbrook, Illinois. 2/
- St. Louis Spurgeon Financial Corporation, Spurgeon, Indiana -- for approval to merge with Pike Bancshares, Inc., Petersburg, Indiana, and indirectly acquire Pike County Bank, Petersburg, Indiana. 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

Received

- Roston Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire Gulf States

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.

H.2, 1986 No. 16

APPLICATIONS RECEIVED - Continued

- Mortgage Co., Inc., Atlanta, Georgia and thereby engage in making, acquiring and servicing residential mortgage loans secured by first and second mortgages on residential real estate and commercial mortgage loans.
- Cleveland Toledo Trustcorp, Inc., Three Seegate, Toledo, Ohio -- to engage **de novo** (engaging in the activities of a trust company of a fiduciary agency, or custodial nature) through Trustcorp of Florida, N.A., Naples, Florida. (4/17/86)
- Richmond Southern National Corporation, Lumberton, North Carolina, to engage **de novo** (underwriting credit life and disability insurance on consumer loans) through its subsidiary, Unified Investors Life Insurance Company, Phoenix, Arizona. The activities will be conducted in the State of South Carolina. (4/17/86)
- Atlanta First Commerce Corporation, New Orleans, Louisiana, 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, First Commerce Service Corporation, New Orleans, Louisiana. (4/14/86)
- Chicago LaSalle National Corporation, Chicago, Illinois; ABN Company, Inc., Wilmington, Delaware; Algemene Bank Netherland N.V., Amsterdam, The Netherlands; and A.B.N. - Sticing, Amsterdam, The Netherlands, to establish a **de novo** subsidiary LaSalle Brokerage Services, Inc., Chicago, Illinois, and to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) (4/14/86)
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Thunderbird Mortgage Corp., Phoenix, Arizona.

H.2, 1986 No. 16

APPLICATIONS RECEIVED - Continued

- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- approval to acquire 100 percent of the voting shares of Thunderbird Equities, Inc., Phoenix, Arizona.
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- approval to acquire 100 percent of the voting shares of Thunderbird Leasing, Inc., Phoenix, Arizona.
- Kansas City FirstBank Holding Company of Colorado, Lakewood, Colorado -- for approval to engage **de novo** in the issuance of certain types of variably dominated payment instruments. The activity will be conducted in the state of Colorado.
- Kansas City Mexico Banquest Corporation, Santa Fe, New Mexico, to engage **de novo** (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) (4/18/86)
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company; commercial finance company) through its subsidiary, United Banks Financial Services Corporation, Denver, Colorado. This activity will be conducted on a nationwide basis. (4/17/86)
- Dallas PSB Financial Corporation, Many, Louisiana, to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) (4/17/86)
- Dallas Victoria Bankshares, Inc., Victoria, Texas, 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 through the acquisition of Transact Financial Corporation, Victoria, Texas. (4/14/86)

H.2, 1986 No. 16

APPLICATIONS RECEIVED - Continued

- San Francisco San Diego Financial Corporation, San Diego, California, to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities; 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 SDT Discount Brokerage, Inc., San Diego, California.
(4/14/86)
- San Francisco Zions Utah Bancorporation, Salt Lake City, Utah -- for approval to acquire Century Mortgage Company, Salt Lake City, Utah, and thereby engage in mortgage banking activities.