

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

**H.2, 1987, No. 7**

**Actions of the Board**

**Applications and Reports Received  
During the week Ending February 14, 1987**

**ACTIONS OF THE BOARD**

Extension of comment period to March 25, 1987, on proposed rulemaking to permit bank holding companies to engage in limited real estate investment activities (Docket R0537).

Boston           The One Bancorp, Portland, Maine -- extension to April 6, 1987 -- to acquire The Bank of Hartford, Inc., S.A., Hartford, Connecticut. 1/

New York         Norstar Bank, N.A., Buffalo, New York -- proposed acquisition of certain assets and assumption of liabilities of the Silver Creek Branch of Citibank (New York State), N.A., Rochester, New York -- report to the Comptroller of the Currency on competitive factors. 1/

New York         Norstar Bank, Rochester, New York -- proposed merger with Norstar Bank, N.A., Buffalo, New York -- report to the Comptroller of the Currency on competitive factors. 1/

Philadelphia     The Schuylkill Haven Trust Company, Schuylkill, Pennsylvania -- proposed merger with S.H. Interim State Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Cleveland        Banc One Corporation, Columbus, Ohio -- extension to May 10, 1987, to engage in investment advisory services through Banc One Investment Management Corporation. 1/

Cleveland        Woodford Bancorp, Inc., Versailles, Kentucky -- extension to April 8, 1987, to acquire The Woodford Bank & Trust Company. 1/

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

## ACTIONS OF THE BOARD - Continued

- Cleveland Banc One Corporation, Columbus, Ohio -- extension to May 1, 1987, to acquire First National Corporation, Bloomington, Indiana. 1/
- Richmond The First National Bank of Holly Hill, Holly Hill, South Carolina -- proposed merger with First Interim National Bank -- report to the Comptroller of the Currency factors. 1/
- Richmond Allied Irish Banks Limited, Dublin, Ireland -- extension to February 21, 1988, to acquire additional shares of First Maryland Bancorp, Baltimore, Maryland. 1/
- Chicago West Suburban Bancorp, Inc., Lombard, Illinois -- extension to May 4, 1987, to acquire West Suburban Bank; West Suburban Bank of Downers Grove/Lombard, Downers Grove; West Suburban Bank of Darien, Darien; and West Suburban Bank of Carol Stream/Stratford Square, Carol Stream, Illinois. 1/
- Chicago The Bank of Illinois in Normal, Normal, Illinois -- investment in bank premises. 1/
- Chicago First of America Bank -- Straits Area, Cheboygan, Michigan -- investment in bank premises. 1/
- Chicago Wonder Lake State Bank, Wonder Lake, Illinois -- proposed merger with Wonder Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Bellwood Bancorporation, Inc., Bellwood, Illinois -- extension to May 17, 1987, to acquire Peterson Bank, Chicago, Illinois. 1/
- Chicago Fort Wayne National Corporation, Fort Wayne, Indiana -- extension to March 12, 1987, to merge with Old-First National Corporation, Bluffton, Indiana, and acquire Old First National Bank in Bluffton. 1/
- Chicago MBT BANCORP, West Harrison, Indiana -- extension to April 23, 1987, to acquire The Merchant's Bank and Trust Company. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Chicago First Citizens of Paris, Inc., Paris, Illinois -- extension to May 14, 1987, to acquire The Citizens National Bank of Paris. 1/
- St. Louis Winchester National Bank, Winchester, Illinois -- proposed merger with Win National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas MBank, Irving, Irving, Texas; MBank Las Colinas, N.A., MBank Lincoln Centre, N.A., Dallas; MBank Market Center; MBank Preston; -- proposed merger with MBank Dallas, N.A., -- report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Farmers and Merchants Bank, Buckeye, Arizona -- proposed merger with Eastern Arizona Bank, Safford, Arizona -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

**Withdrawn**

- Minneapolis Jacobsen Financial Corporation, Minneapolis, Minnesota -- for approval to acquire 92.75 percent of the voting shares of Security State Bank of Ellendale, Ellendale, Minnesota. (2/13/87)

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**Returned**

- Kansas City Gladstone Bancshares, Gladstone, Missouri -- for approval to acquire 100 percent of the voting shares of Northland National Bank, Gladstone, Missouri, a proposed new bank. (2/3/87)

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

## ACTIONS OF THE BOARD - Continued

Approved

- Richmond UB Acquisition Company, Clarksburg, West Virginia -- for the approval to acquire 100 percent of the voting shares of Union Bancorp of West Virginia, Inc., Clarksburg, West Virginia and indirectly Union National Bank of West Virginia, Clarksburg, West Virginia, and First National Bank in Philippi, Philippi, West Virginia. 1/ (2/11/87)
- Richmond WB Company, Wayne, West Virginia -- for approval to acquire 100 percent of the voting shares of Wayne Bancorp, Inc., Wayne, West Virginia and indirectly Wayne County Bank, Wayne, West Virginia. 1/ (2/11/87)
- St. Louis Commerce Bancshares, Inc., Greenwood, Mississippi -- for approval to acquire 100 percent of the voting shares of the successor by merger to Bank of Commerce, Greenwood, Mississippi. 1/ (2/9/87)
- Minneapolis Northfield Bancshares, Inc., Northfield, Minnesota -- for approval to acquire 100 percent of the voting shares of First Bank (N.A.) -- Northfield, Northfield, Minnesota. (2/13/87)
- Kansas City Hillcrest Bancshares, Inc., Kansas City, Missouri -- for approval to acquire 99.9 percent of the voting shares of Hillcrest Bank, Kansas City, a proposed new bank. 1/ (2/13/87)
- Kansas City Prague Bancorp, Inc., Prague, Oklahoma -- for approval to acquire 100 percent of the voting shares of Prague National Bank, Prague, Oklahoma. 1/ (2/12/87)
- San Francisco Founders Bancorp, Inc., Scottsdale, Arizona -- for approval to acquire 80 percent of the voting shares of Founders Bank of Arizona, Scottsdale, Arizona. 1/ (2/13/87)

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

## ACTIONS OF THE BOARD - Continued

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

- Richmond            Key Centurion Bancshares, Inc., Charleston,  
West Virginia -- for approval to acquire 100  
percent of the voting shares of Wayne  
Bancorp, Inc., Wayne, West Virginia and  
indirectly Wayne County Bank, Wayne, West  
Virginia. 1/ (2/11/87)
- Richmond            Key Centurion Bancshares, Inc., Charleston,  
West Virginia -- for approval to acquire 100  
percent of the voting shares of Union Bancorp  
of West Virginia, Inc., Clarksburg, West  
Virginia and indirectly Union National Bank  
of West Virginia, Clarksburg, West Virginia  
and First National Bank in Philippi,  
Philippi, West Virginia. 1/ (2/11/87)
- Chicago             Central Wisconsin Bankshares, Inc., Wausau,  
Wisconsin -- for approval to acquire at least  
90.5 percent of the voting shares of Bank of  
Plover, Plover, Wisconsin. 1/ (2/12/87)
- St. Louis            First State Bancshares, Inc., Farmington,  
Missouri -- for approval to acquire 100  
percent of the voting shares of Iron County  
Security Bank, Ironton, Missouri. 1/  
(2/11/87)
- St. Louis            Mark Twain Bancshares, Inc., St. Louis,  
Missouri -- for approval to acquire at least  
95 percent of the voting shares of Bankers  
Trust Company, Belleville, Illinois. 1/  
(2/12/87)
- St. Louis            State First Financial Corporation, Texarkana,  
Texas -- for approval to acquire 100 percent  
of the voting shares of American National  
Bank, Texarkana, Texas. (2/9/87)

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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)(5) of the Bank Holding Company Act of 1956Approved

- Atlanta           CB&T Bancshares, Inc., Columbus, Georgia --  
for approval to merge with First Community  
Bancshares of Tifton, Inc., Tifton, Georgia  
and indirectly acquire First Community Bank  
of Tifton, Tifton, Georgia. 1/ (2/11/87)
- Atlanta           Southeast Banking Corporation, Miami, Florida  
-- for approval to merge with Popular  
Bancshares Corporation, Miami, Florida, and  
indirectly acquire The Bank of Miami, Miami,  
Florida. 1/ (2/9/87)
- Atlanta           SunTrust Banks, Inc., Atlanta, Georgia and  
Third National Corporation, Nashville,  
Tennessee, -- for approval to merge with  
Peoples Bancshares, Inc., Lebanon, Tennessee,  
and indirectly acquire The Peoples Bank,  
Lebanon, Tennessee. (2/10/87)

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

- Chicago           Capital One Corp., Brown Deer, Wisconsin --  
to engage *de novo* (making, acquiring and/or  
servicing loans for itself or for others of  
the type made by a mortgage company; consumer  
finance company; commercial finance company)  
through its subsidiary, Capital One Finance  
Corp., Brown Deer, Wisconsin. 3/ (2/12/87)
- Chicago           Illini Community Bancorp, Inc., Springfield,  
Illinois -- to engage *de novo* (providing  
management consulting services to depository  
institutions) through its subsidiary. 3/  
(2/10/87)

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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.

**ACTIONS OF THE BOARD - Continued**

- Chicago Illini Community Bancorp, Inc., Springfield, Illinois -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through its subsidiary, Illini Community Mortgage Co., Springfield, Illinois. 3/ (2/10/87)
- St. Louis Mercantile Bancshares, Inc., Jonesboro, Arizona -- for approval to acquire Mercantile Corporation, Jonesboro, Arkansas and engage in data processing activities and leasing activities. (2/10/87)
- San Francisco Griffin Holdings, Inc., Los Angeles, California -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; consumer finance company; credit card company; commercial finance company; factor) 3/ (2/12/87)

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**Approved**

- Richmond United Virginia Bankshares, Inc., Richmond, Virginia -- to engage **de novo** through its subsidiary, United Virginia Brokerage, Inc., Richmond, Virginia, in the purchase and sale of gold and silver bullion and coins for the account of its customers. (2/9/87)

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**Permitted**

- New York Citytrust Bancorp, Inc., Bridgeport, Connecticut -- 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 Citytrust of New Jersey, Inc., Edison, New Jersey. 3/ (2/13/87)

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

## ACTIONS OF THE BOARD - Continued

- New York      The Ramapo Financial Corporation, Wayne, 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) through Ramapo Mortgage Company, Wayne, New Jersey. 3/ (2/14/87)
- Atlanta        Chattahoochee Financial Corporation, Marietta, Georgia -- to engage **de novo** (providing management consulting services to depository institutions) through the acquisition of CSI, Marietta, Georgia. 3/ (2/8/87)
- Chicago        Lane Financial, Inc., Northbrook, Illinois -- to engage **de novo** (underwriting credit life insurance on consumer loans) through its subsidiary Lane Life Insurance Company, Northbrook, Illinois. 3/ (2/11/87)
- Minneapolis    Madison Agency, Inc., Madison, Minnesota -- to engage **de novo** (providing portfolio investment advice to any person) through Madison Agency, Inc., Madison, Minnesota. The activity will be conducted in Madison, Minnesota and serve the United States. 3/ (2/9/87)
- San Francisco    The Dai-Ichi Kangyo Bank, Ltd., Tokyo, Japan -- to engage **de novo** (advising a mortgage or real estate investment trust; advising a company registered under the Investment Company of 1940; providing portfolio investment advice to any person; providing economic information and advice, statistical forecasting services, and industry studies; providing financial advice to state and local governments) through Dai-Ichi Kangyo Trust Company of New York, New York, New York. 3/ (2/12/87)
- San Francisco    United Security Bancorporation, Chewelah, Washington -- to engage **de novo** (engaging in various insurance activities in a town of less than 5,000 persons) through USB Insurance Services, Chewelah, Washington. 3/ (2/12/87)

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

## ACTIONS OF THE BOARD - Continued

## Redemption of Shares

St. Louis            Ozark Bancshares, Inc., Springhill, Missouri.  
1/ (2/11/87)

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**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            Citibank, N.A., New York, New York --  
requests approval to acquire through its  
Tokyo subsidiary all the shares of  
Citicomputer Service Co., Ltd., Tokyo, Japan,  
a *de novo* data processing company.

Chicago            Continental International Finance  
Corporation, Chicago, Illinois -- requesting  
specific consent to invest directly and  
indirectly in two *de novo* companies to be  
established and headquartered in Sao Paulo,  
Brazil.

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

Received

New York            Chemical Texas Holdings, Inc., New York, New  
York -- for approval to acquire Texas  
Commerce Bancshares, Inc., Houston, Texas and  
indirectly Texas Commerce Bank-Amarillo,  
Amarillo; Texas Commerce Bank-Austin, N.A.,  
Austin; Texas Commerce Bank-Barton Creek,  
N.A., Austin; Texas Commerce Bank-Northcross,  
N.A., Austin; Texas Commerce Bank-Beaumont,  
N.A., Beaumont; Texas Commerce  
Bank-Brownsville, Brownsville; Texas Commerce  
Bank-Corpus Christi, N.A., Corpus Christi;  
Texas Commerce Bank-Gulfway, N.A., Corpus  
Christi; Texas Commerce Bank-Arlington,  
Arlington; Texas Commerce Bank-Brookhollow,  
N.A., Dallas; Texas Commerce Bank-Campbell  
Centre, N.A., Dallas; Texas Commerce  
Bank-Casa Linda, N.A., Dallas; Texas

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

**ACTIONS OF THE BOARD - Continued**

Commerce Bank-Dallas, N.A., Dallas; Texas  
Commerce Bank-Fort Worth, Fort Worth; Texas  
Commerce Bank-Garland, Garland; Texas  
Commerce Bank-Hillcrest, Dallas; Texas  
Commerce Bank-Hurst, N.A., Hurst; Texas  
Commerce Bank-Irving Boulevard, Irving; Texas  
Commerce Bank-Las Colinas, Irving; Texas  
Commerce Bank-Northwest, N.A., Dallas; Texas  
Commerce Bank-Park Central, N.A., Dallas;  
Texas Commerce Bank-Preston, Royal, N.A.,  
Dallas; Texas Commerce Bank-Quorum, N.A.,  
Dallas; Texas Commerce Bank-Richardson, N.A.,  
Richardson; Texas Commerce Bank-Border City,  
El Paso; Texas Commerce Bank -Chamizal, N.A.,  
El Paso; Texas Commerce Bank- East, N.A., El  
Paso; Texas Commerce Bank-El Paso, El Paso;  
Texas Commerce Bank-First State, El Paso;  
Texas Commerce Bank-Northgate, N.A., El Paso;  
Texas Commerce Bank-West, N.A., El Paso;  
Texas Commerce Bank-Airline, Houston; Texas  
Commerce Bank-Champions Park, N.A., Houston,  
Texas; Texas Commerce Bank-Chemical, Houston;  
Texas Commerce Bank-Clear Lake, N.A.,  
Houston; Texas Commerce Bank-Conroe, N.A.,  
Conroe; Texas Commerce Bank-Cyfair, N.A.,  
Houston; Texas Commerce Bank-Cypress Station,  
N.A., Houston; Texas Commerce Bank-Del Oro,  
N.A., Houston; Texas Commerce  
Bank-Friendswood, Friendswood; Texas Commerce  
Bank-Greenway Plaza, N.A., Houston; Texas  
Commerce Bank-Greens Crossing, N.A., Houston;  
Texas Commerce Bank National Association,  
Houston; Texas Commerce Bank-Inwood, N.A.,  
Houston; Texas Commerce Bank-Katy Freeway,  
N.A., Katy; Texas Commerce Bank-Kingswood,  
N.A., Kingswood; Texas Commerce  
Bank-Lakeside, Houston; Texas Commerce  
Bank-North Freeway, Houston; Texas Commerce  
Bank-Pasadena, Pasadena; Texas Commerce  
Bank-Reagan, Houston; Texas Commerce  
Bank-Richmond/Sage, Houston; Texas Commerce  
Bank-River Oaks, N.A., Houston; Texas  
Commerce Bank-South Belt, N.A., Houston;  
Texas Commerce Bank-Southeast, Houston; Texas  
Commerce Bank-Stafford, N.A., Houston; Texas  
Commerce Bank-Sugar Land, N.A., Sugar Land;  
Texas Commerce Bank-Tanglewood, Houston;  
Texas Commerce Bank-Westlake Park, N.A.,  
Houston; Texas Commerce Bank-West Oaks, N.A.,  
Houston; Texas Commerce Bank-Westwood,  
Houston; Texas Commerce Medical Bank,  
Houston; Texas Commerce Bank-Longview, N.A.,

## ACTIONS OF THE BOARD - Continued

- Longview; Texas Commerce Bank National Association, Lubbock; Texas Commerce Bank-McAllen, N.A., McAllen; Texas Commerce Bank-Midland, N.A., Midland; Texas Commerce Bank-New Braunfels, N.A., New Braunfels; Stone Fort National Bank of Nacogdoches, Nacogdoches; Texas Commerce Bank-Odessa, Odessa; Texas Commerce Bank-San Angelo, N.A., San Angelo; Texas Commerce Bank-San Antonio, San Antonio; Texas Commerce Bank-San Antonio; Loop 410, San Antonio; Texas Commerce Bank-San Antonio, N.W., N.A., San Antonio; Texas Commerce International Bank, Houston; all located in Texas; Texas Commerce Trust Company, New York, New York; Texas Commerce Banks (Delaware), Newark, Delaware and -- for approval to acquire indirectly Texas Commerce's 9.5 percent interest in Lockwood National Bank, Houston, Texas.
- New York      CT Holdings Inc., New York, New York -- for approval to acquire Texas Commerce Bank-Richardson, N.A., Richardson, Texas. 2/
- Richmond      First State Bancorporation, Inc., Elkins, West Virginia -- for approval to acquire 100 percent of the voting shares of First State Bank Elkins, Inc., Elkins, West Virginia, a proposed new bank. 2/
- Richmond      Montgomery Bancorp, Inc., Bethesda, Maryland -- for approval to acquire 100 percent of the voting shares of Montgomery National Bank, Bethesda, Maryland, a proposed new bank. 2/
- Chicago      Milledgeville Bancorp, Inc., Milledgeville, Illinois -- for approval to acquire 100 percent of the voting shares of Milledgeville State Bank, Milledgeville, Illinois. 2/
- Chicago      Success Financial Group, Inc., Lincolnshire, Illinois -- for approval to acquire 25 percent of the voting shares of Lincolnshire Bancshares, Inc., Lincolnshire, Illinois and indirectly First National Bank of Lincolnshire, Lincolnshire, Illinois; Bellwood Bancorporation, Inc., Bellwood, Illinois and indirectly Bank of Bellwood, Bellwood, Illinois; First National Bank of Wheaton, Wheaton, Illinois, and Peterson Bank, Chicago, Illinois. 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.

**ACTIONS OF THE BOARD - Continued**

- Minneapolis Draper Holding Company, Inc., Draper, South Dakota -- for approval to acquire 100 percent of the voting shares of Draper State Bank, Draper, South Dakota. 2/
- Minneapolis First National Bank of Sauk Centre Profit Sharing Trust No. 1, Sauk Centre, Minnesota -- for approval to acquire 25.51 percent of the voting shares of Sauk Centre Financial Services, Inc., Sauk Centre, Minnesota and indirectly First National Bank of Sauk Centre, Minnesota. 2/
- Minneapolis Merchants and Miners Bancshares, Inc., Hibbing, Minnesota -- for approval to acquire 100 percent of the voting shares of Merchants and Miners State Bank of Hibbing, Hibbing, Minnesota. 2/
- Kansas City Cherokee Bancorp, Inc., Cherokee, Oklahoma -- for approval to acquire 100 percent of the voting shares of Alfalfa County Bancshares, Inc., Cherokee, Oklahoma and indirectly Alfalfa County Bank, Cherokee, Oklahoma. 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

- New York Chemical New York Corporation, New York, New York -- for approval to acquire Texas Commerce Bancshares, Inc., Houston, Texas and indirectly Texas Commerce Bank-Amarillo, Amarillo; Texas Commerce Bank-Austin, N.A., Austin; Texas Commerce Bank-Barton Creek, N.A., Austin; Texas Commerce Bank-Northcross, N.A., Austin; Texas Commerce Bank-Beaumont, N.A., Beaumont; Texas Commerce Bank-Brownville, Brownville; Texas Commerce Bank-Corpus Christi, N.A., Corpus Christi; Texas Commerce Bank-Gulfway, N.A., Corpus Christi; Texas Commerce Bank-Arlington, Arlington; Texas Commerce Bank-Brookhollow, N.A., Dallas; Texas Commerce Bank-Campbell Centre, N.A., Dallas; Texas Commerce Bank-Casa Linda, N.A., Dallas; Texas Commerce

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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.

## ACTIONS OF THE BOARD - Continued

Bank-Dallas, N.A., Dallas; Texas Commerce  
Bank-Fort Worth, Fort Worth; Texas Commerce  
Bank-Garland, Garland; Texas Commerce  
Bank-Hillcrest, Dallas; Texas Commerce  
Bank-Hurst, N.A., Hurst; Texas Commerce  
Bank-Irving Boulevard, Irving; Texas Commerce  
Bank-Las Colinas, Irving; Texas Commerce  
Bank-Northwest, N.A., Dallas; Texas Commerce  
Bank-Park Central, N.A., Dallas; Texas  
Commerce Bank-Preston, Royal, N.A., Dallas;  
Texas Commerce Bank-Quorum, N.A., Dallas;  
Texas Commerce Bank-Richardson, N.A.,  
Richardson; Texas Commerce Bank-Border City,  
El Paso; Texas Commerce Bank-Chamizal, N.A.,  
El Paso; Texas Commerce Bank-East, N.A., El  
Paso; Texas Commerce Bank-El Paso, El Paso;  
Texas Commerce Bank-First State, El Paso;  
Texas Commerce Bank-Northgate, N.A., El Paso;  
Texas Commerce Bank-West, N.A., El Paso;  
Texas Commerce Bank-Airline, Houston; Texas  
Commerce Bank-Champions Park, N.A., Houston;  
Texas Commerce Bank-Chemical, Houston; Texas  
Commerce Bank-Clear Lake, N.A., Houston; Texas  
Commerce Bank-Conroe, N.A., Conroe; Texas  
Commerce Bank-Cyfair, N.A., Houston; Texas  
Commerce Bank-Cypress Station, N.A., Houston;  
Texas Commerce Bank-Del Oro, N.A., Houston;  
Texas Commerce Bank-Friendswood, Friendswood;  
Texas Commerce Bank-Greens Crossing, N.A.,  
Houston; Texas Commerce Bank-Greenway Plaza,  
N.A., Houston; Texas Commerce Bank National  
Association, Houston; Texas Commerce  
Bank-Inwood, N.A., Houston; Texas Commerce  
Bank-Katy Freeway, N.A., Katy; Texas Commerce  
Bank-Kingswood, N.A., Kingswood; Texas Commerce  
Bank-Lakeside, Houston; Texas Commerce  
Bank-North Freeway, Houston; Texas Commerce  
Bank-Pasadena, Pasadena; Texas Commerce  
Bank-Reagan, Houston; Texas Commerce  
Bank-Richmond/Sage, Houston; Texas Commerce  
Bank-River Oaks, N.A., Houston; Texas  
Commerce Bank-South Belt, N.A., Houston;  
Texas Commerce Bank-Southeast, Houston; Texas  
Commerce Bank-Stafford, N.A., Houston; Texas  
Commerce Bank-Sugar Land, N.A., Sugar Land;  
Texas Commerce Bank-Tangelwood, Houston;  
Texas Commerce Bank-Westlake Park, N.A.,  
Houston; Texas Commerce Bank-West Oaks, N.A.,  
Houston; Texas Commerce Bank-Westwood,

## ACTIONS OF THE BOARD - Continued

- Houston; Texas Commerce Medical Bank, Houston; Texas Commerce Bank-Longview, N.A., Longview; Texas Commerce Bank National Association, Lubbock; Texas Commerce Bank-McAllen, N.A., McAllen; Texas Commerce Bank-Midland, N.A., Midland; Texas Commerce Bank-New Braunfels, N.A., New Braunfels; Stone Fort National of Nacogdoches, Nacogdoches; Texas Commerce Bank-Odessa, Odessa; Texas Commerce Bank-San Angelo, N.A., San Angelo; Texas Commerce Bank-San Antonio, San Antonio; Texas Commerce-Antonio, Loop 410, San Antonio; Texas Commerce Bank-San Antonio, N.W., N.A., San Antonio; Texas Commerce International Bank, Houston; located in Texas; Texas Commerce Company, New York, New York; Texas Commerce Banks (Delaware), Newark, Delaware and -- for approval to acquire indirectly Texas Commerce's 9.5 percent interest in Lockwood National Bank, Houston, Texas. 2/
- Atlanta            Total Bank Corporation of Florida, Miami, Florida -- for approval to acquire 95 percent of the voting shares of Trade National Bank, Miami, Florida. 2/
- Chicago            CNB Bancshares, Inc., Evansville, Illinois -- for approval to acquire 100 percent of the voting shares of The Farmers National Bank of Princeton, Princeton, Indiana. 2/
- Minneapolis        McLeod Bancshares, Inc., Hutchison, Minnesota -- for approval to acquire 49 percent of the voting shares of Exchange State Bank, St. Paul, Minnesota. 2/
- Kansas City        Bonner Springs Bancshares, Inc., Bonner Springs, Kansas -- for approval to acquire 80 percent of the voting shares of First State Bank of Lansing, Lansing, Kansas. 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.

## ACTIONS OF THE BOARD - Continued

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

- New York      Chemical New York Corporation, New York, New York -- for approval to acquire El Paso National Corporation, and thereby engage in leasing personal or real property and management consulting to depository institutions; Pyramid Agency, Inc., and thereby engage in the sale of single-interest insurance and public fund depository bonds; Texas Commerce Bancshares Leasing Company, and thereby engage in leasing personal or real property; Texas Commerce Corporate Finance, Inc., and thereby engage in making and servicing loans, investment or financial advice; Texas Commerce Financial Services, Inc., and thereby engage in securities brokerage activities; Texas Commerce Funding Company, and thereby engage in making and servicing loans; Texas Commerce Information Systems, Inc., and thereby engage in data processing; Texas Commerce Investment Management Company and engage in investment or financial advice; Texas Commerce Leasing Company and thereby engage in leasing personal or real property; Texas Commerce Mortgage Company, and thereby engage in making and servicing loans; Texas Commerce Securities, Inc., and thereby engage in investment or financial advice, underwriting and dealing in government obligations and money market instruments; Texas Commerce Services Company, and thereby engage in trust company functions; and Texas Commerce Trust Company of New York, and thereby engage in trust company functions.
- New York      Chemical Texas Holdings, Inc., New York, New York -- for approval to acquire El Paso National Corporation, and engage in leasing personal or real property and management consulting to depository institutions; Pyramid Agency, Inc., and thereby engage in the sale of single-interest insurance and public fund depository bonds; Texas Commerce Bancshares Leasing Company, and thereby engage in leasing personal or real property;

## ACTIONS OF THE BOARD - Continued

Texas Commerce Corporate Finance, Inc., and engage in making and servicing loans, investment or financial advice; Texas Commerce Financial Services and thereby engage in securities brokerage activities; Texas Commerce Funding Company, and thereby engage in making and servicing loans; Texas Commerce Information Systems, Inc., and thereby engage in data processing; Texas Commerce Investment Management Company and thereby engage in investment or financial advice; Texas Commerce Leasing Company, and thereby engage in leasing personal or real property; Texas Commerce Mortgage Company, and thereby engage in making and servicing loans; Texas Commerce Securities, Inc., and thereby engage in investment or financial advice, underwriting and dealing in government obligations and money market instruments; Texas Commerce Services Company, and thereby engage in trust company functions; and, Texas Commerce Trust Company of New York, and thereby engage in trust company functions.

- New York Marine Midland Banks, Inc., Buffalo, New York; The HongKong and Shanghai Banking Corporation, Hong Kong; HSBC Holdings B.V., Amsterdam, The Netherlands; and Kellett N.V., Curacao, Netherlands Antilles -- to engage **de novo** (underwriting credit life and disability home mortgage insurance ) through its subsidiary, Marmid Life Insurance Company, Phoenix, Arizona. (2/12/87)
- Cleveland Citizens Bancshares, Incorporated, Salineville, Ohio -- to engage **de novo** (underwriting credit life and disability insurance on consumer loans) through Freedom Financial Life Insurance Company, Phoenix, Arizona. The activities will be conducted from the offices at 66 East Main Street, Salineville, Ohio. (2/12/87)
- Cleveland Trustcorp, Inc., Toledo, Ohio -- to engage **de novo** (tax planning and preparation) through itself or through a subsidiary. The activity will be conducted without limitation as to geographic area. (2/11/87)

## ACTIONS OF THE BOARD - Continued

- Richmond            Shawsville Bancorp, Inc., Shawsville, Virginia -- to engage **de novo** (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them). The activity will be conducted in the state of Virginia. (2/11/87)
- Atlanta            Barnett Banks of Florida, Inc., Jacksonville, Florida -- to engage **de novo** (operating a credit bureau) through its subsidiary, Verifications, Inc., Jacksonville, Florida. (2/9/87)
- Chicago            Charleston Bancorp, Inc., Springfield, Illinois -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; engaging in the activities of a trust company of a fiduciary, agency, or custodial nature; providing management consulting services to depository institutions; performing real estate appraisals; discount securities brokerage activities including certain securities credit and incidental activities) (2/9/87)
- Chicago            Chrisman Bancorp, Inc., Springfield, Illinois -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; engaging in the activities of a trust company of a fiduciary, agency, or custodial nature; providing management consulting services to depository institutions; performing real estate appraisals; discount securities brokerage activities including certain securities credit and incidental activities. (2/9/87)
- Chicago            Cowden Bancorp, Inc., Springfield, Illinois -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; engaging in the activities of a trust company of a fiduciary, agency, or custodial nature; providing management consulting services to depository institutions; performing real estate appraisals; discount securities brokerage activities including certain securities credit and incidental activities. (2/9/87)

## ACTIONS OF THE BOARD - Continued

- Chicago            Oakwood Bancorp, Inc., Springfield, Illinois  
-- to engage **de novo** (making, acquiring  
and/or servicing loans for itself or for  
others of the type made by a mortgage  
company; engaging in the activities of a  
trust company of a fiduciary, agency or  
custodial nature; providing management  
consulting services to depository institutions;  
performing real estate appraisals; discount  
securities brokerage activities including certain  
securities credit and incidental activities.  
(2/9/87)
- Chicago            Potomac Bancorp, Inc., Springfield, Illinois  
- to engage **de novo** (making, acquiring and/or  
servicing loans for itself or for others of  
the type made by a mortgage company; engaging  
in the activities of a trust company of a  
fiduciary, agency, or custodial nature;  
providing management consulting services to  
depository institutions; performing real  
estate appraisals; discount securities  
brokerage activities including certain  
securities credit and incidental activities.  
(2/9/87)
- Chicago            Schuyler Bancorp, Inc., Springfield, Illinois  
-- to engage **de novo** (making, acquiring  
and/or servicing loans for itself or for  
others of the type made by a mortgage  
company; engaging in the activities of a  
trust company of a fiduciary, agency or  
custodial nature; providing management  
consulting services to depository institutions;  
performing real estate appraisals; discount  
securities brokerage activities including certain  
securities credit and incidental activities.  
(2/9/87)