

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

H.2, 1985 No. 24

**Actions of the Board
Applications and Reports Received
During the Week Ending June 15, 1985**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Federal Reserve Board announced an extension of the comment period on its proposal regarding automated clearing house and net settlement arrangements, from August 15 to September 30, 1985 (Docket R-0515B and R-0515C).

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| Boston | The Connecticut Bank and Trust Company, National Association, Hartford, Connecticut, proposed merger with Citizens Bank and Trust Company of Glastonbury, Connecticut -- report to the Comptroller of the Currency on competitive factors. <u>1/</u> |
| Boston | Century Bank/Suffolk, Chelsea, Massachusetts, proposed acquisition of the assets and assumption of the liability to pay deposits in Social Services Credit Union, Boston, Massachusetts -- report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u> |
| Philadelphia | Johnstown Bank & Trust Company, Johnstown, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of the Latrobe Route 30 office and Downtown Latrobe office of Equibank, Pittsburgh, Pennsylvania -- report to the Federal Deposit Insurance on competitive factors. <u>1/</u> |
| Richmond | First Virginia Bank - Colonial, Richmond, Virginia -- extension of time to February 28, 1986, within which to establish a branch in the Stony Point Shopping Center, at Huguenot Road and Stony Point Road. <u>1/</u> |

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

ACTIONS OF THE BOARD - Continued

- Atlanta Evangeline Bancshares, Inc., Ville Platte, Louisiana -- extension of time to September 15, 1985, within which to become a bank holding company through acquisition of The Evangeline Bank & Trust Company. 1/
- Atlanta Public Bank Corporation, St. Cloud, Florida -- extension of time to October 10, 1985, within which to become a bank holding company through acquisition of Public Bank of St. Cloud. 1/
- Atlanta Bank of Tennessee, Kingsport, Tennessee, proposed merger with Interim Bank of Tennessee -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Forsyth County Bank, Cumming, Georgia, proposed merger with Forsyth County Interim Corporation -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Peoples Bank of Bloomington, Bloomington, Illinois -- investment in bank premises. 1/
- Chicago First National Bank in Manitowoc, Manitowoc, Wisconsin, proposed merger with St. Nazianz State Bank, Saint Nazianz, Wisconsin, under the charter and title of First National Bank in Manitowoc -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Mitchell Street State Bank, Milwaukee, Wisconsin, proposed merger with Broadway Interim Bank, under the charter and title of Mitchell Street State Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Commercial National Bank of Peoria, Peoria, Illinois, proposed merger with Pioneer Bank of Peoria, under the charter and title of Commercial National Bank of Peoria -- report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago United Savings Bank of Tecumseh, Tecumseh, Michigan, proposed merger with United Bank and Trust, under the charter of United Savings Bank of Tecumseh -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Universal Corporation, Ypsilanti, Michigan -- extension of time to August 31, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The National Bank of Ypsilanti. 1/
- Chicago First Lake Forest Corporation, Lake Forest, Illinois -- extension of time to September 25, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Lake Bluff, Illinois. 1/
- Chicago First Lake Forest Corporation, Lake Forest, Illinois -- extension of time to September 25, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to Lake Forest National Bank. 1/
- Chicago ANB Corporation, Muncie, Indiana -- extension of time to August 15, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to American National Bank and Trust Company of Muncie. 1/
- Chicago Farmers Banc, Inc., Tipton, Indiana -- extension of time to August 25, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers Loan and Trust Company. 1/
- Chicago FM Bancorp, Inc., Paxton, Illinois -- extension of time to September 11, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Farmers-Merchants National Bank of Paxton. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Home National Corporation, Thorntown, Indiana -- extension of time to September 13, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The Home National Bank of Thorntown. 1/
- Chicago Cromwell Financial Corp, Cromwell, Indiana -- extension of time to September 6, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of The Cromwell State Bank. 1/
- Chicago First Washington Bancorp, Inc., Naperville, Illinois -- extension of time to September 11, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares (less directors' qualifying shares) of Washington Bank and Trust Company of Naperville. 1/
- St. Louis Martinsburg Bancorp, Inc., Martinsburg, Missouri -- extension of time to September 11, 1985, within which to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Martinsburg Bank. 1/
- Dallas Interim State Bank of Kingsville, Kingsville, Texas, proposed merger with State Bank of Kingsville -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Security Bancorp, Inc., San Antonio, Texas -- extension of time to September 16, 1985, within which to acquire Security Bank East, N.A. 1/
- San Francisco CoBank Financial Corporation, San Luis Obispo, California -- extension of time to September 10, 1985, within which to acquire Commerce Bank of San Luis Obispo, N.A. (in organization). 1/
- San Francisco Wells Fargo & Company, San Francisco, California -- extension of time to June 1, 1986, within which to divest real estate acquired in connection with Schamberger Farm by a subsidiary, Wells Fargo Ag Credit. 1/

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

ACTIONS OF THE BOARD - Continued

San Francisco Zions First National Bank, Salt Lake City, Utah,
proposed acquisition of certain assets and
assumption of the deposit liabilities of
Tracy-Collins Bank and Trust -- report to the
Comptroller of the Currency on competitive
factors. 1/

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

ACTIONS OF THE BOARD - Continued

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

Not Disapproved

Chicago Bellwood Bancorporation, Inc., Bellwood, Illinois.
Minneapolis Menno Holding Company, Menno, South Dakota. 1/

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

Approved

Philadelphia Laurel Bank, Ebensburg, Pennsylvania. 1/

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

Approved

Philadelphia Johnstown Bank & Trust Co., Johnstown,
 Pennsylvania -- to acquire the assets and assume
 the liabilities of the Latrobe Route 30 office
 and Downtown Latrobe office of Equibank,
 Pittsburgh, Pennsylvania. 1/

Atlanta First Georgia Bank, Atlanta, Georgia -- to merge
 with First Georgia Bank Cobb County, Marietta,
 Georgia, and Commercial & Exchange Bank, Bremen,
 Georgia. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved

- Chicago McHenry State Bank, McHenry, Illinois -- to establish a branch at Church Street and Wilmot Road, Johnsburg, Illinois. 1/
- Chicago Comerica Bank - Detroit, Michigan -- to establish an offsite electronic facility at Auburn Hills Operation Center, 3701 Hamlin Road, Auburn Hills, Michigan. 1/
- Chicago Wyandotte Savings Bank, Wyandotte, Michigan -- to establish an offsite electronic facility at 8999 Macomb, Grosse Ile, Michigan. 1/

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

Approved

- New York Chemco International, Inc., New York, New York -- grants consent to make an additional investment in Chemco Leasing S.p.A., Milan, Italy.

Sixty-Day Notification Period Allowed to Expire

- New York Citibank Overseas Investment Corporation, Wilmington, Delaware -- no objection to invest in its wholly-owned subsidiary, Citicorp Services Limited, Auckland, New Zealand, which will then establish Citicorp Holdings Limited, Auckland, New Zealand which, in turn, will acquire all of the shares of Citicorp New Zealand Limited, Auckland, New Zealand.

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

ACTIONS OF THE BOARD - Continued

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

- Atlanta Peoples Exchange Bancshares, Inc., Beatrice, Alabama -- for approval to acquire at least 80.46 percent of the voting shares of Peoples Exchange Bank of Monroe County, Beatrice, Alabama.
- Atlanta Commerce Corporation, St. Francisville, Louisiana -- for approval to acquire 100 percent of the voting shares of Feliciana Commerce Corporation, St. Francisville, Louisiana and indirectly Bank of Commerce & Trust Company, St. Francisville, Louisiana.
- Atlanta U S Bancshares, Morristown, Tennessee, for approval to acquire 80 percent of the voting shares of United Southern Bank of Morristown, Morristown, Tennessee.
- Chicago American Bancorp, Inc., Suring, Wisconsin -- for approval to acquire 100 percent of the voting shares of the successor by merger to The Suring State Bank, Suring, Wisconsin and The First National Bank of Oconto, Oconto, Wisconsin, to be known as American Bank of Wisconsin, Oconto, Wisconsin and to acquire 94.13 percent of The First National Financial Corporation, Marinette, Wisconsin and indirectly acquire The First National Bank of Marinette, Marinette, Wisconsin.
- Chicago Badger Bank Services, Inc., Cassville, Wisconsin -- for approval to acquire at least 95 percent of the voting shares of Badger State Bank, Cassville, Wisconsin.
- Chicago Royce Bancorporation, Inc., Omaha, Nebraska -- for approval to acquire at least 96 percent of the voting shares of The First National Bank of Fonda, Fonda, Iowa.
- Dallas USA Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Plano East National Bank, Plano, Texas; to acquire 100 percent of Anna Bancshares, Inc., Anna, Texas and indirectly acquire First National

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

ACTIONS OF THE BOARD - Continued

Bank of Anna, Anna, Texas; Howe Financial Corporation, Howe, Texas and indirectly acquire Howe State Bank, Howe, Texas.

- San Francisco Banco de Credito del Peru, Lima, Peru; Bethel Investments Inc., Panama City, Panama; Credito del Peru Holding Corporation, Georgetown, Cayman Island, British West Indies; and CDP Holding (Delaware), Inc., Wilmington, Delaware -- for approval to acquire 100 percent of the voting shares of Valencia Bank, Santa Ana, California.
- San Francisco First Commerce Bancorp, Inc., Phoenix, Arizona -- for approval to acquire at least 80 percent of the voting shares of First National Commerce Bank, Phoenix, Arizona, a proposed new bank.
- San Francisco Republic National Bancorp, Inc., Phoenix, Arizona -- for approval to acquire 100 percent of the voting shares of Republic National Bank, Phoenix, Arizona, a proposed new bank.
- Atlanta Approved
Citizens Corporation, Manchester, Tennessee -- for approval to acquire at least 80 percent of the voting shares of Citizens Bank, Smithville, Tennessee. 1/
- Atlanta City Banc Corporation, Childersburg, Alabama -- for approval to acquire 80 percent of the voting shares of City Bank of Childersburg, Childersburg, Alabama. 1/
- Atlanta First Bankshares of St. Martin, Ltd., St. Martinville, Louisiana -- for approval to acquire 80 percent of the voting shares of Bank of St. Martin, St. Martinville, Louisiana. 1/
- Chicago DuPage Financial Corporation, Lake Forest, Illinois -- for approval to acquire 100 percent of the voting shares of Washington Bank and Trust Company of Naperville, Naperville, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Salem Community Bancorp, Inc., Salem, Illinois -- for approval to acquire at least 80 percent of the voting shares of Community State Bank, Salem, Illinois. 1/
- Minneapolis The Adino Company, Onida, South Dakota -- for approval to acquire at least 98.9 percent of the voting shares of The Onida Bank, Onida, South Dakota. 1/
- Minneapolis Belle Plaine BanCorporation, Inc., Belle Plaine, Minnesota -- for approval to acquire 100 percent of the voting shares of State Bank of Belle Plaine, Belle Plaine, Minnesota. 1/
- Kansas City Edna Bancshares, Inc., Edna, Kansas -- for approval to acquire 100 percent of the voting shares of First State Bank of Edna, Edna, Kansas. 1/

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

Withdrawn

- San Francisco Bank-America Corporation, San Francisco, California -- for approval to acquire Bank of America-South Dakota, Rapid City, South Dakota.

Returned

- Atlanta Great American Corporation, Baton Rouge, Louisiana -- for approval to acquire 100 percent of the voting shares or assets of State Bank & Trust Company of Golden Meadow, Golden Meadow, Louisiana.
- Chicago Hawkeye Bancorporation, Des Moines, Iowa -- for approval to acquire 100 percent of the voting shares of United Central Bancshares, Des Moines, Iowa and indirectly United Central Bank of Des Moines, N.A.,; United Central Bank & Trust Company of Algona, Algona; United Central Bank of

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

ACTIONS OF THE BOARD - Continued

- Cresco, N.A., Cresco; United Central Bank & Trust Company of Estherville, Estherville; United Central Bank & Trust Company of Fort Dodge, Fort Dodge; United Central Bank & Trust Company of Greenfield, Greenfield; United Central Bank & Trust Company of Kalona, Kalona; United Central Bank & Trust Company of Marengo, Marengo; United Central Bank & Trust Company of Mason City, Mason City, United Bank & Trust Company of Sigourney, Sigourney; United Central Bank & Trust Company of Sioux City, Sioux City; United Central Bank of Spencer, N.A., Spencer; Plaza State Bank Urbandale, Iowa.
- Chicago Royce Corporation, Council Bluffs, Iowa -- for approval to acquire at least 96 percent of the voting shares of The First National Bank of Fonda, Fonda, Iowa.
- Kansas City Independent Community Financial Corp., Dallas, Texas -- for approval to acquire at least 51 percent of the voting shares of Coppell Financial Corporation, Dallas, Texas and indirectly Coppell Bank, N.A., Coppell, Texas.
- Chicago Approved
Charter 17 Bancorp, Inc., Richmond, Indiana -- for approval to acquire at least 24.9 percent of the voting shares of Northwest National Bank, Rensselaer, Indiana. 1/
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Bay View State Bank, Milwaukee, Wisconsin. 1/
- Chicago Romy Hammes, Inc., South Bend, Indiana -- for approval to acquire up to 32.0 percent of the voting shares of Peoples Bank Marycrest, Kankakee, Illinois. 1/
- St. Louis Shawneetown Bancorp, Inc., Shawneetown, Illinois -- for approval to acquire 100 percent of the voting shares of Saline County State Bank, Stonefort, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Kansas City First Wyoming Bancorporation, Cheyenne, Wyoming --
for approval to acquire 100 percent of the voting
shares of First Wyoming Bank, National
Association - Riverton, Riverton, Wyoming. 1/
- Kansas City Fourth Financial Corporation, Wichita, Kansas --
for approval to acquire 100 percent of the voting
shares of M-I. Bancshares, Inc., Wichita, Kansas
and indirectly The Kansas State Bank, Newton,
Kansas; Pittsburg Bancshares, Inc., Pittsburg,
Kansas and indirectly The National Bank of
Pittsburg, Pittsburg, Kansas; Coffeyville
Bancshares, Inc., Coffeyville, Kansas, and
indirectly The First National Bank of
Coffeyville, Coffeyville, Kansas; Salina
Bancshares, Inc., Salina, Kansas, and indirectly
The Planters Bank and Trust Company, Salina,
Kansas; and Olathe Bancshares, Inc., Olathe,
Kansas, and indirectly Patrons State Bank & Trust
Co., Olathe, Kansas. 1/
- Kansas City Peoples State Bankshares, Inc., Rossville, Kansas
-- for approval to acquire at least 80 percent of
the voting shares of Citizens State Bank, Osage
City, Kansas. 1/

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

Approved

- Atlanta Hibernia Corporation, New Orleans, Louisiana --
for approval to merge with Guaranty Commerce
Corporation, Alexandria, Louisiana and indirectly
Guaranty Bank & Trust Company of Alexandria,
Louisiana, Alexandria, Louisiana. 1/

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

ACTIONS OF THE BOARD - Continued

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

- Chicago East Troy Bancshares, Inc., East Troy, Wisconsin
-- to engage in discount securities brokerage activities including certain securities credit and incidental activities through the acquisition of Wisconsin Discount Securities Corporation, Milwaukee, Wisconsin.
- Chicago Hawkeye Bancorporation, Des Moines, Iowa -- for approval to acquire UCB Leasing Corporation, Des Moines, Iowa and UCB Systems, Inc., Des Moines, Iowa.
- Chicago J. E. Coonley Company, Dowes, Iowa -- to engage de novo (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) these activities would be performed in and limited to a lease transaction between the applicant and Sheffield Savings Banks, Sheffield, Iowa. (6/11/85)
- St. Louis First United Bancshares, Inc., El Dorado, Arkansas
-- 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; and acting as a futures commission merchant on major commodity exchanges with respect to futures contracts on bullion, foreign exchange, government securities, certificates of deposit, and certain other money market instruments) as co-venturer with Bowman and Company, Little Rock, Arkansas.

ACTIONS OF THE BOARD - Continued

Permitted

- New York J. P. Morgan & Co., Incorporated, New York, New York -- to engage de novo (in 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 J.P. Morgan Securities Inc., and J.P. Morgan Municipal Finance Inc. (6/15/85) 3/
- Philadelphia National Penn Bancshares, Inc., Boyertown, Pennsylvania -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through Penn Mortgage Company, Boyertown, Pennsylvania (6/13/85) 3/
- Richmond Bank of Virginia Company, Richmond, Virginia -- to engage de novo (in any insurance activity engaged in by a bank holding company or a subsidiary that was approved by the Board prior to January 1, 1971) the activities would be conducted throughout the State of Virginia, through Bank of Virginia Insurance Agency, Inc., Richmond, Virginia (6/11/85) 3/
- Dallas United City Corporation, Plano, Texas -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company) the geographic scope will be limited to participations from Texas and Texas contiguous states (6/12/85) 3/
- San Francisco Pacific Capital Bancorp, Monterey, California -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through Pacific Capital Services Corporation, Monterey, California (6/15/85) 3/

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

ACTIONS OF THE BOARD - Continued

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Redemption of Shares

Approved

Minneapolis

Menno Holding Company, Menno, South Dakota. 1/

1/ Application processed 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**

- New York United Jersey Bank, Hackensack, New Jersey -- to
 establish a branch at Galaxy Towers Shopping
 Mall, 7000 J. F. K. Boulevard East, Guttenberg,
 New Jersey. 2/
- Philadelphia Princeton Bank, Princeton, New Jersey -- to
 establish a branch at State Highway #38 and East
 Gate Drive, Moorestown, New Jersey. 2/
- Cleveland The Killbuck Savings Bank Company, Killbuck, Ohio
 -- to establish a branch office in Millersburg,
 Ohio. 2/
- Atlanta Sun Bank Of Ocala, Ocala, Florida -- to establish
 a branch located at 9797 N.E. Jacksonville Road,
 Anthony, Florida. 2/
- Dallas McFarland Bros. Bank, Logan, New Mexico -- to
 establish a branch office, at 614 S. Second,
 Tucumcari, New Mexico. 2/

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

- Boston State Street Boston Corporation, Boston,
 Massachusetts -- requests consent to make an
 additional investment in the preferred stock of
 its subsidiary, State Street Trade Development
 Co., Inc., Cambridge, Massachusetts.

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

APPLICATIONS RECEIVED - Continued

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

New York	Peconic Bancshares, Inc., Riverhead, New York -- for approval to acquire 100 percent of the voting shares of Peconic Bank, Riverhead, New York. 2/
Atlanta	First National Talladega Corporation, Talladega, Alabama -- for approval to acquire at least 80 percent of the voting shares of The First National Bank of Talladega, Talladega, Alabama. 2/
Atlanta	Grand Bancorp, Grand Bay, Alabama -- for approval to acquire 100 percent of the voting shares of Mobile County Bank, Grand Bay, Alabama, a proposed new bank. 2/
Atlanta	Ocean Bankshares, Inc., Miami, Florida -- for approval to acquire 100 percent of the voting shares of Ocean Bank of Miami, Miami, Florida. 2/
Atlanta	Sequatchie County Bancorp, Inc., Dunlap, Tennessee -- for approval to acquire 100 percent of the voting shares of Sequatchie County Bank, Dunlap, Tennessee. 2/
Chicago	Citizens Trust Bancorp, Inc., Ann Arbor, Michigan -- for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens Trust, Ann Arbor, Michigan, and Michigan Bank--Midwest, Jackson, Michigan. 2/
Chicago	Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana -- for approval to acquire 30.95 percent of the voting shares of Horizon Bancorp, Michigan City, Indiana; and indirectly 100 percent of the voting shares of The First Merchants National Bank of Michigan City, Michigan City, Indiana. 2/
Chicago	Sand Ridge Financial Corp., Highland, Indiana -- for approval to acquire 100 percent of the voting shares of Bank of Highland, Highland, Indiana. 2/
St. Louis	McKenzie Holding Company, McKenzie, Tennessee -- for approval to acquire 100 percent of the voting

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

APPLICATIONS RECEIVED - Continued

- shares of McKenzie Banking Company, McKenzie, Tennessee. 2/
- St. Louis Security Bancorp of Tennessee, Inc., Halls, Tennessee -- for approval to acquire 100 percent of the voting shares of Bank of Halls, Halls, Tennessee; Security State Bank, Newbern, Tennessee; and Gates Banking and Trust Company, Gates, Tennessee. 2/
- Minneapolis Wanamingo Bancshares, Inc., Wanamingo, Minnesota -- for approval to acquire 100 percent of the voting shares of Security State Bank of Wanamingo, Inc., Wanamingo, Minnesota. 2/
- Kansas City Edna Bancshares, Inc., Edna, Kansas -- for approval to acquire 100 percent of the voting shares of First State Bank of Edna, Edna, Kansas. 2/
- Dallas CapitalBank Corporation, San Antonio, Texas -- for approval to acquire 100 percent of the voting shares of Union Bank, San Antonio, Texas. 2/
- Dallas Carlsbad Bancorporation, Inc., Carlsbad, New Mexico -- for approval to acquire 100 percent of the voting shares of The Carlsbad National Bank, Carlsbad, New Mexico. 2/
- Dallas Kingsville State Bancshares, Inc., Kingsville, Texas -- for approval to acquire 100 percent of the voting shares of State Bank of Kingsville, Kingsville, Texas. 2/
- Dallas Laredo Bankcorp, Inc., Zapata, Texas -- for approval to acquire 100 percent of the voting shares of Falcon National Bank, Laredo, Texas, a proposed new bank. 2/
- Dallas Western Bancshares of Clovis, Inc., Clovis, New Mexico -- for approval to acquire at least 80 percent of the voting shares of Western Bank of Clovis, Clovis, New Mexico. 2/
- San Francisco Salt Lake Holding Corp., Salt Lake City, Utah -- for approval to acquire 100 percent of the voting shares of Sand State Bank, Sandy, Utah. 2/

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

APPLICATIONS RECEIVED - Continued

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

Boston	Hartford National Corporation, Hartford, Connecticut -- for approval to acquire 100 percent of the voting shares of The Seymour Trust Company, Seymour, Connecticut. 2/
New York	Bankers Trust New York Corporation, New York, New York -- for approval to acquire 100 percent of the voting shares of Bankers Trust (Delaware), Wilmington, Delaware, a proposed new bank. 2/
Atlanta	Seacoast Banking Corporation of Florida, Stuart, Florida -- for approval to acquire 100 percent of the voting shares of First National Bank and Trust Company/St. Lucie, Port St. Lucie, Florida, a proposed new bank. 2/
Chicago	Mt. Zion Bancorp, Inc., Mount Zion, Illinois -- for approval to acquire 70.40 percent of the voting shares of First National Bank Mt. Zion, Mount Zion, Illinois. 2/
Kansas City	Colorado Springs Banking Corporation, Colorado Springs, Colorado -- for approval to acquire 35.40 percent of the voting shares of Pueblo Bancorporation, Pueblo, Colorado, and indirectly acquire Pueblo Bank and Trust Company, Pueblo, Colorado. 2/
Kansas City	First Wyoming Bancorporation, Cheyenne, Wyoming -- for approval to acquire 100 percent of the voting shares of First Wyoming Bank, National Association -- Riverton, Riverton, Wyoming. 2/
Kansas City	Missouri Banc-Management, Inc., Kansas City, Missouri -- for approval to acquire 91 percent of the voting shares of Union National Bank, Kansas City, Kansas. 2/
Kansas City	Pembroke Bancshares, Inc., Kansas City, Missouri -- for approval to acquire 100 percent of the voting shares of Missouri Banc-Management, Inc., Kansas City, Missouri and indirectly Stadium Bank, Kansas City, Missouri. 2/

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

APPLICATIONS RECEIVED - Continued

- Kansas City York State Company, York, Nebraska -- for approval to acquire 100 percent of the voting shares of The Gresham Company, Gresham, Nebraska and indirectly Gresham State Bank, Gresham, Nebraska. 2/
- Dallas MCorp Financial, Inc., Wilmington, Delaware -- for approval to acquire additional preferred shares and warrants equal to 24.9 percent of the voting shares and 4.9 percent of the common shares of United Bank, N.A., Midland, Texas.
- Dallas Zapata Bancshares, Inc., Zapata, Texas -- for approval to acquire at least 80 percent of the voting shares of Laredo Bankcorp, Inc., Zapata, Texas and indirectly Falcon National Bank, Laredo, Texas and at least 51 percent of the voting shares of The First National Bank of Mercedes, Mercedes, Texas. 2/

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

- Cleveland First Bancorporation of Ohio, Akron, Ohio -- to engage de novo (in underwriting credit life and disability insurance on consumer loans) through its subsidiary FBOH Credit Life Insurance Company, Phoenix, Arizona. (6/14/85)
- Cleveland PNC Financial Corp, Pittsburgh, Pennsylvania -- to acquire a trust company to be formed under New York law.
- Richmond Anchor Financial Corporation, Myrtle Beach, South Carolina -- to engage de novo (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them; providing related courier services; and providing management consulting services to depository institutions) through its subsidiary, Anchor Automated Services, Inc., Myrtle Beach, South Carolina. The activities would be conducted nationwide. (6/14/85)

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

- Atlanta First National Bancshares of Louisiana, Inc., Alexandria, Louisiana -- to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through its subsidiary, Security First Shelternet, Inc., Alexandria, Louisiana. (6/13/85)
- Atlanta First Railroad & Banking Company of Georgia, Augusta, Georgia -- to acquire Decimus Data Services Corporation, located in the following cities; Chicago, Illinois; Piscataway, New Jersey; Nashville, Tennessee; Knoxville, Tennessee; Pittsburgh, Pennsylvania; Boston, Massachusetts; and Columbia, South Carolina.
- Atlanta National Commerce Corporation, Birmingham, Alabama -- to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company) the activities would be conducted in the State of Alabama. (6/14/85)
- Atlanta National Commerce Corporation, Birmingham, Alabama -- to engage in the business of continuing to hold a promissory note of Simsco, Inc.
- Chicago Northwest Suburban Bancorp, Inc., Mt. Prospect, Illinois -- to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a sales finance company; engaging in full pay-out personal and real property leasing) through its subsidiary NSB Finance, Inc., Mt. Prospect, Illinois. (6/10/85)
- Kansas City Kaw Valley Bancshares, Inc., Kansas City, Kansas -- to engage de novo (in insurance agency activities if the bank holding company has \$50 million or less in total consolidated assets) through its subsidiary, Strawberry Hill Insurance Agency, Inc., Kansas City, Kansas. (6/10/85)
- Dallas New Ulm Financial Corporation, New Ulm, Texas -- to engage de novo (in providing to others financially related data processing and data transmission services, facilities, and data leases; or access to them) through its subsidiary, New Ulm Service Corporation, New Ulm, Texas. (6/14/85)

APPLICATIONS RECEIVED - Continued

- Dallas Sabine Bancshares, Inc., Many, Louisiana -- to engage de novo (engaging in full pay-out personal and real property leasing) through its subsidiary, Sabine Leasing, Inc., Many, Louisiana. (6/10/85)
- San Francisco Lloyds Bank, PLC, London, England -- to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company) the geographic area to be served is the United States. (6/10/85)
- San Francisco Mission Valley Bancorp, Pleasanton, California -- to engage de novo (engaging in full pay-out personal and real property leasing). (6/10/85)
- San Francisco Mission Valley Bancorp, Pleasanton, California -- to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company). (6/10/85)
- San Francisco Security Pacific Corporation, Los Angeles, California -- for approval to engage in data processing and data transmission activities through the formation of a joint venture by the sale of 50 percent of the voting shares of Security Pacific/Marketing Information, Inc. to Market Information, Inc.
- San Francisco Valley Utah Bancorporation, Salt Lake City, Utah -- to engage de novo (selling credit life, disability, or involuntary unemployment insurance; underwriting credit life insurance on consumer loans) these activities are to be conducted throughout the State of Utah. (6/12/85)
- San Francisco Ventura County National Bancorp, Oxnard, California -- to engage de novo (in providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through its subsidiary Ventura County Management Services Co., Inc. (6/14/85)

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APPLICATIONS RECEIVED - Continued

REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.