

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1985 No. 32

Actions of the Board
Applications and Reports Received
During the Week Ending August 10, 1985

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Boston	Indian Head Banks Inc., Nashua, New Hampshire -- extension of time to October 31, 1985, within which to engage in mortgage banking activities through Indian Head Mortgage Servicing. 1/
Philadelphia	Commonwealth Bank and Trust Company, National Association, Williamsport, Pennsylvania, proposed merger with The First National Bank of Milton, Milton, Pennsylvania, under the charter and title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
Philadelphia	First Eastern Bank, National Association, Wilkes-Barre, Pennsylvania, proposed merger with The Portland National Bank, Portland, Pennsylvania, under the charter and title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
Philadelphia	First Lehigh Corporation, Walnutport, Pennsylvania -- extension of time to October 25, 1985, within which to acquire up to 19.99 percent of Albion Bancorp, Inc., Pen Argyle, Pennsylvania, and indirectly acquire Penn Argyle National Bank. 1/
Philadelphia	Southern Jersey Bancorp, Bridgeton, New Jersey -- extension of time to December 29, 1985, within which to start offering courier services. 1/
Richmond	Blueridge National Bank, Washington, Virginia, an organizing bank, to merge with The Rappahannock National Bank of Washington, Washington, Virginia -- 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

Richmond	First Bank, Troy, North Carolina, proposed purchase of assets and assumption of liabilities of two offices of Northwestern Bank, North Wilkesboro, North Carolina -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Richmond	Peoples Bank of Danville, Danville, Virginia -- investment in bank premises. 1/
Richmond	Putnam County Bank, Hurricane, West Virginia -- investment in bank premises. 1/
Atlanta	Bank of Roane County, Harriman, Tennessee, proposed merger with Interim Bank of Roane County, Harriman, Tennessee -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	Peoples Bank of Biloxi, Biloxi, Mississippi, proposed merger with Peoples Interim Bank, Biloxi, Mississippi -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	Pontchartrain State Bank, Metairie, Louisiana, proposed merger with Parish Bank, Metairie, Louisiana -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	Sequatchie County Bank, Dunlap, Tennessee, proposed merger with Sequatchie County Bank, Dunlap, Tennessee -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Chicago	Bank of Alma, Alma, Michigan, proposed merger with Alma Interim Bank, Alma, Michigan -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Chicago	Citizens Trust and Savings Bank, South Haven, Michigan -- investment in bank premises. 1/
Chicago	Community Bank and Trust, Hanover Park, Illinois, proposed merger with Community Interim Bank, Hanover Park, Illinois, under the charter of the latter and title of First American Bank of DuPage County -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago The Danville State Bank, Danville, Indiana, proposed merger with The First National Bank of Coatesville, Coatesville, Indiana, under the charter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First Dubuque Corp., Dubuque, Iowa -- extension of time to October 17, 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 First National Bank of Dubuque. 1/
- Chicago Hickory Creek Bank of New Lenox, New Lenox, Illinois, proposed merger with HCB Bank, New Lenox, Illinois -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Merchants Bancorp, Inc., Aurora, Illinois -- extension of time to August 29, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to The Bank of Boulder Hill, Boulder Hill, Illinois. 1/
- Chicago National Canton Bancshares, Inc., Canton, Illinois -- extension of time to September 2, 1985, within which to redeem shares of common stock. 1/
- Chicago Old Orchard Bank and Trust Company, Skokie, Illinois, proposed merger with Old Orchard Interim Bank, Skokie, Illinois -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Sebree Bankcorp, Sebree, Kentucky -- extension of time to November 29, 1985, within which to become a bank holding company through the acquisition of the successor by merger to Sebree Deposit Bank. 1/
- Minneapolis Golden Valley Bank, Golden Valley, Minnesota, proposed merger with Bank of Golden Valley, Golden Valley, Minnesota -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Allied Bancshares, Inc., Houston, Texas -- extension of time to October 28, 1985, within

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

ACTIONS OF THE BOARD - Continued

which to acquire Allied Bank Northwest, N.A., San Antonio, Texas, a de novo bank. 1/

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| Dallas | American Bank Holding Corporation, Corpus Christi, Texas -- extension of time to November 7, 1985, within which to acquire American National Bank-Uptown, Corpus Christi, Texas, a de novo bank. 1/ |
| San Francisco | Balboa National Bank, National City, California, proposed purchase of the San Diego Branch of California Canadian Bank, San Francisco, California -- report to the Comptroller of the Currency on competitive factors. 1/ |
| San Francisco | Bank of the Ocean, Oceanside, California, proposed merger with Bank of Southern California, N.A., San Diego, California, under the charter of Bank of Ocean and with the title of Bank of Southern California -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/ |
| San Francisco | Barclays Bank of California, San Francisco, California, proposed purchase of eleven branches of California Canadian Bank, San Francisco, California -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/ |
| San Francisco | First American Bank, Los Angeles, California, a proposed new bank -- extension of time to November 6, 1985, within which to become a member of the Federal Reserve System. 1/ |
| San Francisco | First La Mesa Bank, La Mesa, California, a proposed new bank, proposed purchase of the La Mesa Branch of Union Bank, Los Angeles, California -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/ |
| San Francisco | Harbor Bank, Long Beach, California, proposed purchase of the Irvine Office of American Asian Bank, San Francisco, California -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/ |
| San Francisco | Bank of Paradise Valley, Phoenix, Arizona, proposed merger with P.V. Bank, Phoenix, |

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

ACTIONS OF THE BOARD - Continued

Arizona, under the charter and the title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

Approved

Chicago ATS State Bank, Dubuque, Iowa. 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 customer bank communication terminal at Wilder Hall on the campus of Oberlin College, Oberlin, Ohio. 1/

Atlanta Sun Bank of Ocala, Ocala, Florida -- to establish a branch at 9707 N.E., Jacksonville Road, Anthony, Florida. 1/

San Francisco Silicon Valley Bank, San Jose, California -- to establish a branch in the vicinity of El Camino Real and Page Mill Road, City of Palo Alto, Santa Clara County, California. 1/

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

Approved

Chicago American Trust & Savings Bank, Dubuque, Iowa -- to merge with ATS State Bank, Dubuque, Iowa. 1/

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

ACTIONS OF THE BOARD - Continued

Chicago M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin --
 to merge with Heritage Bank, Wauwatosa, Wisconsin.
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**Issued Intent Not to Disapprove Change of Control
Pursuant to Change in Bank Control Act of 1978**

Not Disapproved

Cleveland KYNB Bancshares, Inc., Lexington, Kentucky.

Kansas City Citizens Bancshares Company, Chillicothe, Missouri.
 1/

San Francisco GCS Bancorp, Gilbert, Arizona.

San Francisco California Commercial Bankshares, Santa Ana,
 California. 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**

Forty Five Day Notification Allowed to Expire

New York Citibank Overseas Investment Corporation,
 Wilmington, Delaware -- no objection to establish
 Citibank Budapest, A.T., Budapest, Hungary, a de
 novo commercial bank.

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

Approved

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

ACTIONS OF THE BOARD - Continued

San Francisco The Bank of California, N.A., San Francisco,
California -- grants consent to establish a branch
in Seoul, Republic of Korea.

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

Chicago Ameritrust, Inc., Dubuque, Iowa -- for approval to
acquire 100 percent of the voting shares of
American Trust & Savings Bank, Dubuque Iowa. 1/

Chicago CNB Corporation, Cheboygan, Michigan -- for
approval to acquire 100 percent of the voting
shares of Citizens National Bank of Cheboygan,
Cheboygan, Michigan. 1/

Chicago First Prairie Bankshares, Inc., Georgetown,
Illinois -- for approval to acquire 100 percent of
the voting shares of First National Bank in
Georgetown, Georgetown, Illinois. 1/

Chicago First Winthrop Bancorporation, Inc., Winthrop, Iowa
-- for approval to acquire at least 80 percent of
the voting shares of Peoples State Bank, Winthrop,
Iowa. 1/

Chicago Mitchell Bank Holding Corporation, Milwaukee,
Wisconsin -- for approval to acquire 100 percent
of the voting shares of Mitchell Street State
Bank, Milwaukee, Wisconsin. 1/

Chicago Story County Bancorporation, Jewell, Iowa -- for
approval to acquire at least 80 percent or more of
the voting shares of Roland State Bank, Roland,
Iowa.

Chicago United Bancorp, Inc., Tecumseh, Michigan -- for
approval to acquire 100 percent of the voting
shares of United Savings Bank of Tecumseh,
Tecumseh, Michigan. 1/

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

ACTIONS OF THE BOARD - Continued

St. Louis National Banking Corp., North Little Rock, Arkansas
-- for approval to acquire 100 percent of the
voting shares of National Bank of Arkansas in
North Little Rock, North Little Rock, Arkansas. 1/
Denied

St. Louis First National Bancshares Corporation II,
Lexington, Tennessee -- for approval to acquire at
least 95.0 percent of the voting shares of First
National Bancshares Corporation, Lexington,
Tennessee and, indirectly, First National Bank of
Lexington, Lexington, Tennessee.

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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

Kansas City Citizens Dimension Bancorp, Inc., Muskogee,
Oklahoma -- for approval to acquire at least 13.4
percent of the voting shares of Charter
Bancshares, Inc., Oklahoma City, Oklahoma and
indirectly acquire Charter National Bank, Oklahoma
City, Oklahoma.

Approved

Atlanta AmSouth Bancorporation, Birmingham, Alabama -- for
approval to acquire 100 percent of the voting
shares of AmSouth Bank of Jacksonville,
Jacksonville, Alabama, a proposed new bank. 1/

Atlanta Deposit Guaranty Corp., Jackson, Mississippi -- for
approval to acquire 100 percent of the voting
shares of Deposit Guaranty Omaha, N.A., Omaha,
Nebraska, a proposed new bank.

Atlanta Sun Banks, Inc., Orlando, Florida, and SunTrust
Banks, Inc., Atlanta, Georgia -- for approval to
acquire 100 percent of the voting shares of Sun
Bank/Flagler County, N.A., Palm Coast, Florida.

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

ACTIONS OF THE BOARD - Continued

Chicago	Gainer Corporation, Merrillville, Indiana -- for approval to acquire 100 percent of the voting shares of The Commercial Bank, Crown Point, Indiana. 1/
Chicago	M. S. Investment Co., Milwaukee, Wisconsin -- for approval to acquire 49.7 percent of the voting shares of Mitchell Bank Holding Corporation, Milwaukee, Wisconsin, and indirectly Mitchell Street State Bank. 1/
Chicago	Town & Country Bancorp, Springfield, Illinois -- for approval to acquire at least 80 percent or more of the voting shares of Logan County Bank, Lincoln, Illinois.
St. Louis	Mt. Vernon Bancorp., Inc., Mt. Vernon, Illinois -- for approval to acquire 82.25 percent of the voting shares of Bank of Johnston City, Johnston City, Illinois. 1/
Kansas City	Comban Shares, Inc., Oklahoma City, Oklahoma -- for approval to acquire 100 percent of the voting shares of Security Bank of Midwest City, Midwest City, Oklahoma, a proposed new bank. 1/
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. 1/
Dallas	Diboll State Bancshares, Inc., Diboll, Texas -- for approval to acquire at least 80 percent of the voting shares of Peoples National Bank, Lufkin, Texas. 1/
Dallas	Texas Security Bancshares, Inc., Fort Worth, Texas -- for approval to acquire 100 percent of the voting shares of First State Bank, Grand Prairie, Texas. 1/
Dallas	Thompson Financial, Ltd., Fort Worth, Texas -- for approval to acquire 100 percent of the voting shares of First State Bank, Grand Prairie, Texas. 1/

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
4(c) (8) of the Bank Holding Company Act of 1956**

Withdrawn

Cleveland PNC Financial Corp., Pittsburgh, Pennsylvania --
for approval to acquire 100 percent of the voting
shares of PNC Trust Company of New York, and
engage in trust company activities.

Returned

New York Bankers Trust New York Corporation, New York, New
York -- to engage de novo (advising a mortgage or
real estate investment trust; advising a company
registered under the Investment Company Act 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.) (8/7/85)

New York Fishkill National Corporation, Beacon, New York --
engaging in full pay-out personal property leasing
through the acquisition of North Atlantic Leasing
Corporation, Millbrook, New York.

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. (8/7/85)

Approved

Atlanta Deposit Guaranty Corp., Jackson, Mississippi -- for
approval to engage de novo through its subsidiary,
DGC Services, Inc., Jackson, Mississippi in the
activities of making, acquiring, and servicing
loans or other extensions of credit.

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

ACTIONS OF THE BOARD - Continued

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Redemption of Shares

Approved

St. Louis	Leitchfield Deposit Bancshares, Inc., Leitchfield, Kentucky. 1/
Minneapolis	First Breck Holding Company, Inc., Breckenridge, Minnesota. 1/
Kansas City	Chase County Corporation, Ogallala, Nebraska. 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	Manufacturers Hanover Trust Co., New York, New York -- to establish a branch at 420 Lexington Avenue, New York, New York. 2/
New York	Chemical Bank, New York, New York -- to establish a branch at Wells Fargo, 350 West Street, New York, New York. 2/
Richmond	Central Fidelity Bank, Richmond, Virginia -- to establish a branch at 3050 Chain Bridge Road, Fairfax, Virginia. 2/
Atlanta	First City Bank of Gainesville, Gainesville, Florida -- to establish a branch located at 5270 N.W. 34th Street, Gainesville, Florida. 2/
San Francisco	County Bank & Trust, Santa Cruz, California -- branch office in the vicinity of Alvarado and Bonifacio Streets, City of Monterey, Monterey County, California. 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

New York	Chemical International Finance, Ltd., New York, New York -- requests consent to make an additional investment in Chemical Australia International Limited, Melbourne, Australia.
New York	Chemical International Finance, Ltd., New York, New York -- requests that the Board confer joint venture status on its investment in Chemical-Mitsui Bank, A.S., Istanbul, Turkey.

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

- New York Citibank Overseas Investment Corporation,
Wilmington, Delaware -- prior notification of its
intent to make an additional investment in
Citicorp Financial Services Corporation, San Juan,
Puerto Rico.
- New York Hill Samuel Group, PLC, London, England -- prior
notification of its intent to acquire 80 percent
of Edward Lloyd Limited, a Delaware corporation
located in New York City, which engages in
reinsurance broking in the United States.

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

- Boston DN Bankshares, Inc., Nashua, New Hampshire -- for
approval to acquire 100 percent of the voting
shares of Dartmouth National Corporation, Hanover,
New Hampshire and indirectly acquire Dartmouth
National Bank, Hanover, New Hampshire. 2/
- New York Hudson Financial Associates, Wayne, New Jersey --
for approval to acquire at least 24.9 percent of
the voting shares of Hubco, Inc., Union City, New
Jersey and indirectly Hudson United Bank, Union
City, New Jersey. 2/
- Richmond First Wachovia Corporation, Winston-Salem, North
Carolina -- for approval to acquire Wachovia
Corporation, Winston-Salem, North Carolina and
indirectly Wachovia Bank and Trust Company, N.A.,
Winston-Salem, North Carolina and First Atlanta
Corporation, Atlanta, Georgia and indirectly The
First National Bank of Atlanta, Atlanta, Georgia;
The First National Bank of Dalton, Dalton, Georgia
and First Bank of Savannah, Savannah, Georgia. 2/
- Atlanta North Georgia Bancshares, Inc., Canton, Georgia --
for approval to acquire 100 percent of the voting
shares of North Georgia Savings & Loan
Association, Inc., Canton, Georgia (to be
converted to state member bank, North Georgia
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.

APPLICATIONS RECEIVED - Continued

Chicago	Coresus Partners I, Inc., Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of LaGrange Bank & Trust Company, LaGrange, Illinois and First Burlington Bank, Willowbrook, Illinois. 2/
Chicago	CSB Investors, Cobb, Wisconsin -- for approval to acquire 93.4 percent of the voting shares of Cobb State Bank, Cobb, Wisconsin. 2/
Chicago	First Channahon Bancorp, Inc., Channahon, Illinois -- for approval to acquire 100 percent of the voting shares of First Bank of Channahon, Channahon, Illinois. 2/
Chicago	Pinnacle Bancshares, Inc., Paw Paw, Illinois -- for approval to acquire at least 80 percent of the voting shares of State Bank of Paw Paw, Paw Paw, Illinois. 2/
St. Louis	Junction City Holding Company, Junction City, Arkansas -- for approval to acquire 100 percent of the voting shares of Junction City Bancshares, Inc., Junction City, Arkansas and indirectly Union State Bank, Junction City, Arkansas. 2/
Minneapolis	Nicholas, Inc., Dillon, Montana -- for approval to acquire 100 percent of the voting shares of State Bank and Trust Company, Dillon, Montana. 2/
Kansas City	ARSECO, Inc., Falls City, Nebraska -- for approval to acquire 100 percent of the voting shares of Richardson County Bank and Trust Co., Falls City, Nebraska. 2/
Kansas City	Summit Bancorporation, Inc., Minneapolis, Minnesota -- for approval to acquire 100 percent of the voting shares of Summit County Bank, Frisco, Colorado. 2/
Dallas	American National Bancshares, Inc., Ruston, Louisiana -- for approval to acquire 80 percent of the voting shares of American Bank of Ruston, N.A., Ruston, Louisiana. 2/
Dallas	Benton Capital Corporation, Benton, Louisiana -- 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 East River Bancshares, Inc., Benton, Louisiana and indirectly acquire Bank of Benton, Benton, Louisiana. 2/

Dallas Rockdale Bancshares, Inc., Rockdale, Texas -- for approval to acquire 100 percent of the voting shares of Community Bank and Trust, Rockdale, Texas. 2/

Dallas Texstar Financial Corporation, Inc., Azle, Texas -- for approval to acquire 100 percent of the voting shares of First National Bank of Azle, Azle, Texas. 2/

San Francisco The Stockman's Bancorp, Kingman, Arizona -- for approval to acquire 100 percent of the voting shares of The Stockman's Bank, Kingman, Arizona. 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**

Boston Indian Head Banks, Inc., Nashua, New Hampshire -- for approval to acquire 100 percent of the voting shares of Dartmouth National Corporation, Hanover, New Hampshire and indirectly acquire Dartmouth National Bank, Hanover, New Hampshire. 2/

Cleveland Community Holding Company, Inez, Kentucky -- for approval to acquire 54.298 percent of the voting shares of First National Bank of Louisa, Louisa, Kentucky. 2/

Cleveland Society Corporation, Cleveland, Ohio -- for approval to acquire 100 percent of the voting shares of Society Bank of Northwest Ohio, Port Clinton, Ohio, a proposed new bank. 2/

Richmond City Holding Company, Charleston, West Virginia -- for approval to acquire 100 percent of the voting shares of The Bank of Cross Lanes, Cross Lanes, West Virginia. 2/

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

APPLICATIONS RECEIVED - Continued

Atlanta	Allied Banksharees, Inc., Thomson, Georgia -- for approval to acquire 88.75 percent of the voting shares of Bank of Millen, Millen, Georgia. 2/
Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- for approval to acquire 100 percent of the voting shares of AmSouth Bank of Jacksonville, Jacksonville, Alabama, a proposed new bank. 2/
Atlanta	First Leesport Bancorp, Inc., Leesport, Pennsylvania -- for approval to acquire 100 percent of the voting shares of The First National Bank of Leesport, Leesport, Pennsylvania. 2/
Chicago	Hi-Bancorp, Inc., Highwood, Illinois -- for approval to acquire 9 percent of the voting shares of New Century Bank, Mundelein, Illinois. 2/
Chicago	Indiana National Corporation, Indianapolis, Indiana -- for approval to acquire at least 32 percent of the voting shares of Lafayette National Corporation, Lafayette, Indiana and indirectly Lafayette National Bank, Lafayette, Indiana. 2/
St. Louis	Brownsville Bancshares Corporation, Brownsville, Tennessee -- for approval to acquire at least 80 percent of Union Savings Bank, Covington, Tennessee. 2/
St. Louis	Citizens Fidelity Corporation, Louisville, Kentucky -- for approval to acquire 100 percent of the voting shares of The Winchester Bank, Winchester, Kentucky. 2/
St. Louis	Commerceamerica Corp., Jeffersonville, Indiana (formerly CB Bancshares, Inc.) -- for approval to acquire 100 percent of the voting shares of Old Capital Financial Corporation, Corydon, Indiana and indirectly Old Capital Bank & Trust Company, Corydon, Indiana. 2/
Kansas City	American National Kimball Corp., Kimball, Nebraska -- for approval to acquire 100 percent of the voting shares of Sidney National Corporation, Sidney, Nebraska an indirectly Sidney National Bank, Sidney, Nebraska. 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 Comban Shares, Inc., Oklahoma City, Oklahoma -- for approval to acquire 100 percent of the voting shares of Security Bank of Midwest City, Midwest City, Oklahoma, a proposed new bank. 2/
- Kansas City Fourth Financial Corporation, Wichita, Kansas -- for approval to merge with Educators Investment Company of Kansas, Inc., and Financial Property management, Inc., both of Emporia, Kansas and indirectly acquire Citizens National Bank & Trust Company of Emporia, Emporia, Kansas. 2/
- Kansas City Ottawa Bancshares, Inc., Ottawa, Kansas -- for approval to acquire 84.7 percent of the voting shares of First Kansas Bank, Hoisington, Kansas. 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**

- Chicago Merchants National Corporation, Indianapolis, Indiana -- for approval to merge with Farmers National Corporation, Shelbyville, Indiana and indirectly acquire Farmers National Bank of Shelbyville, Shelbyville, Indiana. 2/
- St. Louis Brownsville Bancshares Corporation, Brownsville, Tennessee -- for approval to merge with Farmers Union Bancshares, Inc., Ripley, Tennessee and indirectly acquire Farmers Union Savings Bank, Ripley, Tennessee. 2/

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

APPLICATIONS RECEIVED - Continued

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

New York	Barclays U.S. Holding Inc., New York, New York; Barclays PLC and Barclays Bank PLC, both of London, England; Barclays USA Inc., Wilmington, Delaware and Barclaysamerican Corporation, Charlotte, North Carolina -- to acquire Northwestern Mortgage Corporation, Charlotte, North Carolina and certain construction and development loans from Northwestern Bank, thereby engaging in mortgage banking and the sale of credit life and credit, accident and health insurance.
New York	Citicorp, New York, New York -- to engage d novo through its subsidiary, Citicorp Futures Corporation in the execution and clearance of futures contracts on stock indexes and options thereon, and provide advisory services.
New York	Citicorp, New York, New York -- to engage de novo through its subsidiary, Citicorp Futures Corporation in the execution and clearance of futures contracts on a municipal bond index and provide advisory services.
New York	Creditanstalt-Bankverein, Vienna, Austria -- to acquire 80 percent of the outstanding capital stock of McKenzie-Walker Investment Management, Inc., Larkspur, California, a registered invest- ment advisor (with an option to purchase the remaining 20 percent), thereby engaging in providing portfolio investment advice.
New York	Fishkill National Corporation, Beacon, New York -- engaging in full pay-out personal property leasing through the acquisition of North Atlantic Leasings Corporation, Millbrook, New York.
New York	Hudson Financial Associates, Wayne, New Jersey -- for approval to engage in leasing of personal property and providing access to data processing services and facilities and will acquire proprietary rights and software program through the acquisition of Hub Leaservice, Union City, New Jersey and Hub Financial Services, Inc., Union City, New Jersey.
Richmond	First Wachovia Corporation, Winston-Salem, North Carolina -- for approval to acquire Wachovia

APPLICATIONS RECEIVED - Continued

Mortgage Company, Winston-Salem, North Carolina; Wachovia Services, Inc., Winston-Salem, North Carolina; Financial Life Insurance Company of Georgia, Atlanta, Georgia; First Atlanta Leasing Company, Atlanta, Georgia; First Atlanta Mortgage Corporation, Atlanta, Georgia; and Tharpe and Brooks of Florida, Atlanta, Georgia.

- Atlanta Creditbank Shares, Inc., Coral Gables, Florida -- to engage de novo (in making, acquiring, and/or servicing loans itself or for others of the type made by a mortgage company) through Creditbank Mortgage Company, Coral Gables, Florida, the activities will be conducted throughout Florida. (8/2/85)
- Atlanta First Citizens Bankshares, Inc., Glennville, Georgia -- for approval to acquire Sunbelt Finance Company, Inc., Glennville, Georgia, thereby engaging in making small loans.
- Atlanta North Georgia Bancshares, Inc., Canton, Georgia -- for approval to engage in general insurance activities in a place with a population not exceeding 5,000 persons through the acquisition of N.G.B.S. Investments, Inc., Canton, Georgia.
- Chicago Farmers National Bancorp, Inc., Remington, Indiana -- for approval to acquire Farmers National Insurance Agency, Remington, Indiana and engage in general insurance activities in a community of less than 5,000.
- Chicago Harris Bankcorp, Inc., Chicago, Illinois; Bankmont Financial Corp., New York, New York; and Bank of Montreal, Montreal, Quebec, Canada -- for approval to engage in the executions and clearance of futures contracts on a municipal bond index and stock index futures contracts and options on the latter contracts, on major commodity exchanges for unaffiliated persons, through Harris Futures Corporation, Chicago, Illinois.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- to engage de novo (in making, acquiring, and servicing loans for itself or for others of the type made by a mortgage company) the activity will be conducted nationwide, through Norwest Financial Services, Inc., Des Moines, Iowa (8/5/85)

APPLICATIONS RECEIVED - Continued

Kansas City First Golden Bancorporation, Golden, Colorado --
for approval to acquire First Golden Service
Corp., Golden, Colorado, thereby engaging in
acting as agent with respect to insurance limited
to assuring repayment of the outstanding balance
due on a specific extension of credit by a bank
holding company or its subsidiary in the event of
the death or disability of the debtor.

Dallas Southwest First Community, Inc., Beeville, 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 Southwest First Community Data, Inc.
(8/8/85)

Dallas Southwest First Community Inc., Beeville, Texas --
to engage de novo (underwriting credit life
insurance on consumer loans) through Southwest
First Community Life Insurance Co. (8/5/85)

San Francisco U.S. Bancorp, Portland, Oregon -- to expand the de
novo activities (making, acquiring, and/or
servicing loans for itself or for others of the
type made by a consumer finance company, engaging
in full pay-out personal property leasing; selling
credit life, disability, or involuntary
unemployment insurance) through U.S. Bancorp
Financial, Inc., Portland, Oregon, to include the
United States, with the exception of property and
casualty insurance sales, which would be limited
to Idaho, Nevada, Washington, Oregon, California,
and Arizona (8/6/85)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.