

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

H.2, 1985 No. 34

**Actions of the Board
Applications and Reports Received
During the Week Ending August 24, 1985**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

- Announcement by Federal Reserve Board that automated clearing houses (ACH's), in order to receive Reserve Bank net settlement services, must provide the Federal Reserve with specific information regarding transactions beginning December 5, 1985, (Docket # R-0515D).
- Report of financial results of Federal Reserve priced services operations for the quarter ending June 30, 1985.
- Boston Bankeast, Manchester, New Hampshire, proposed merger with First Citizens National Bank, Newport, New Hampshire -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston New Woodstock National Bank, Woodstock, Vermont, proposed merger with The Woodstock National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- New York Bank of Holland, Holland, New York -- extension of time to November 26, 1985, within which to effect withdrawal from membership in the Federal Reserve System. 1/
- New York The Bank of New York, New York, New York -- extension of time to July 26, 1986, within which to establish a branch in the vicinity of Marcus Boulevard and Vanderbilt Motor Parkway, Smithtown, New York. 1/
- Richmond NNCB National Bank of North Carolina, Charlotte, North Carolina, proposed acquisition of the Plaza Branch, Waynesville, of First Union National Bank, Charlotte; and the Druid Hills Branch,

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

ACTIONS OF THE BOARD - Continued

- Hendersonville, of Northwestern Bank, North Wilkesboro, both in North Carolina -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Dominion Bank of Northern Virginia, National Association, Vienna, Virginia, proposed merger with Continental Bank and Trust Company, Springfield, Virginia -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Landmark Bank Corporation of Florida, Fort Lauderdale, Florida, proposed mergers of First National Bank in Fort Myers, Fort Myers; East First National Bank, Fort Myers; First Commercial Bank of Fort Myers, Fort Myers; North First Bank, North Fort Myers; and Gulf Coast First National Bank, Fort Myers Beach, Florida -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Peoples Financial Corporation, Biloxi, Mississippi -- extension of time to October 11, 1985, within which to become a bank holding company through acquisition of The Peoples Bank of Biloxi. 1/
- Atlanta First Fulton Bancshares, Inc., Palmetto, Georgia -- extension of time to October 3, 1985, within which to become a bank holding company through acquisition of First Fulton Bank and Trust. 1/
- Atlanta First Commerce Corporation, New Orleans, Louisiana -- extension of time to November 18, 1985, within which to merge with First Lafayette Bancorp, Inc., Lafayette, Louisiana, and to indirectly acquire First National Bank of Lafayette. 1/
- Atlanta Pan American Bank of Sarasota, Sarasota, Florida, proposed merger with Sun Bank/Sarasota, N.A., Sarasota, Florida -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First State Holding Corp., Sulligent, Alabama -- extension of time to October 29, 1985, within which to become a bank holding company through acquisition of First State Bank of Lamar County. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Commercial Bancshares of Roanoke, Inc., Roanoke, Alabama -- extension of time to October 29, 1985, within which to become a bank holding company through acquisition of The Commercial Bank of Roanoke. 1/
- Chicago First Forest park Corporation, Forest Park, Illinois -- redemption of shares of its common stock. 1/
- Chicago Northwestco, Inc., Northbrook, Illinois -- extension of time to October 4, 1985, within which to acquire 100 percent of the voting shares and 100 percent of the nonvoting Class A preferred shares of Lake View Bancorp. Inc., Northbrook, and 100 percent of the voting shares and 100 percent of the nonvoting Class A and Class B preferred shares of Northbrook Bancorp, Inc., Northbrook, and the indirect acquisition of their respective subsidiary banks, Lake View Trust and Savings Bank, Chicago, Illinois, and Northbrook Trust & Savings Bank, Northbrook. 1/
- Chicago First Wisconsin Corporation, Milwaukee, Wisconsin -- extension of time to November 9, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to First Bank of Grantsburg, Grantsburg, Wisconsin. 1/
- Chicago Second National Corporation, Richmond, Indiana -- extension of time to November 4, 1985, within which to acquire 24.9 percent of the voting shares of Citizens Banking Company, Lynn, Indiana. 1/
- Chicago FCN Banc Corp., Brookville, Indiana -- extension of time to November 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 The Franklin County National Bank of Brookville. 1/
- Chicago Firstbank Corp., Alma, Michigan -- extension of time to November 18, 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 Bank of Alma. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Horicon State Bank, Horicon, Wisconsin, proposed acquisition of the assets and assumption of liability to pay deposits made in Commercial State Bank, Iron Ridge, Wisconsin -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Linden State Bank, Linden, Indiana, proposed merger with LSB Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Bank of Danville, Danville, Kentucky, proposed merger with The Old Bank, Perryville, Kentucky -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis First Bancorp of Mascoutah, Ltd., Mascoutah, Illinois -- extension of time to September 16, 1985, within which to become a bank holding company through the acquisition of the successor by merger to The First National Bank in Mascoutah. 1/
- Dallas Lee County Bancshares, Inc., Giddings, Texas -- extension of time to December 5, 1985, within which to acquire Lee County National Bank. 1/
- San Francisco Centennial Bancshares, Inc., Yakima, Washington -- extension of time to November 22, 1985, within which to acquire Pioneer National Bank. 1/
- San Francisco California Valley Bank, Fresno, California, proposed acquisition of the Huron Branch of Wells Fargo Bank, N.A., San Francisco, California -- report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco U.S. Bancorp, Portland, Oregon -- extension of to November 24, 1985, within which to engage de novo in selling savings bonds. 1/
- San Francisco U.S. Bancorp, Portland, Oregon -- extension of time to November 24, 1985, within which to engage de novo in trust company activities. 1/

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

ACTIONS OF THE BOARD - Continued

- San Francisco The Stockmen's Bank, Kingman, Arizona, proposed merger with The Stockmen's Interim Bank under the charter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Harmi Bank, Los Angeles, California -- extension of time to February 23, 1986, within which to establish a branch office in the vicinity of Vermont Avenue and 8th Street, Los Angeles. 1/
- San Francisco Columbia Valley Bank, Wenatchee, Washington, proposed merger with Cashmere Valley Bank, Cashmere, Washington, under the charter and title of the latter -- 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

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

Approved

Chicago LSB Bank, Linden, Indiana. 1/

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

Approved

New York Irving Trust Company, New York, New York -- to
 establish a branch at 68 William Street, New York,
 New York. 1/

New York Chemical Bank, New York, New York -- to establish a
 branch at IBM Corporation, 500 Columbus Avenue,
 Thornwood, New York. 1/

New York Chemical Bank, New York, New York -- to establish a
 branch at 2 Broadway, New York, New York. 1/

Cleveland The Ohio Bank and Savings Company, Findlay, Ohio --
 to establish a branch facility at 1800 Bethell
 Road, Columbus, Ohio. 1/

Richmond Bank of Virginia, Richmond, Virginia -- to
 establish an EFT facility at 110 Wilson Boulevard,
 Arlington, Virginia. 1/

Richmond First Virginia Bank of Tidewater, Norfolk, Virginia
 -- to establish a branch at #3 Koger Executive
 Center, Norfolk, Virginia. 1/

Atlanta Bayshore Bank of Florida, Miami, Florida --
 establish a branch at 12005 Southwest 26 Street,
 Miami, Florida. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved

Chicago Linden State Bank, Linden, Indiana -- to merge with
LSB Bank, Linden, Indiana. 1/

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

Not Disapproved

St. Louis First Citizens Bancshares, Inc., Marion,
Arkansas. 1/

St. Louis Caruthersville National Bancshares Company,
Caruthersville, Missouri. 1/

St. Louis Morgantown Deposit Bancorp, Inc., Morgantown,
Kentucky. 1/

Minneapolis Western Development, Inc., Bozeman, Montana. 1/

Kansas City American State Bancshares, Inc., Kansas City,
Missouri. 1/

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

Approved

San Francisco First Security Bank of Utah, N.A., Ogden, Utah --
grants permission to establish a branch in Grand
Cayman Islands, British West Indies.

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

ACTIONS OF THE BOARD - Continued

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

Denied

New York Citibank Overseas Investment Corporation,
Wilmington, Delaware -- requests relief from a
condition imposed by the Board in its March 29,
1977 letter requiring that Citicorp General
Insurance Limited, Sydney, Australia, confine a
clear majority of its personal lines motor vehicle
insurance underwriting business to transactions
directly related to extensions of credit or dealer
financing arrangements made by the Citicorp
Australia Holdings Limited organization; and
requests consent for Citigeneral to expand its
insurance underwriting activities to include a
personal homeowners and householders product
without reference to extensions of credit by the
Citicorp organization.

Sixty-Day Notification Period Allowed to Expire

New York Citibank Overseas Investment Corporation,
Wilmington, Delaware -- no objection to establish
Citibank Sweden AB, Stockholm, Sweden, a de novo
commercial bank.

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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

Chicago St. Francis Bancshares, Inc., St. Francis,
Wisconsin -- for approval to acquire 100 percent of
the voting shares of St. Francis State Bank, St.
Francis, Wisconsin. 1/

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

ACTIONS OF THE BOARD - Continued

Returned

- Kansas City Crown Bancshares, Inc., Omaha, Nebraska -- for approval to acquire 100 percent of the voting shares of First United Bank of Bellevue, Bellevue, Nebraska, a proposed new bank. 1/
- Dallas Duncanville Bancshares, Inc., Duncanville, Texas -- for approval to acquire at least 80 percent of the voting shares of First State Bank of Texas, Duncanville, Texas. 1/

Approved

- New York Marine Midland National Finance Corporation, Wilmington, Delaware -- for approval to acquire 100 percent of the voting shares of Marine Midland Bank (Delaware), National Association, Wilmington, Delaware. 1/
- Richmond Rappahannock Bankshares, Inc., Washington, Virginia -- to acquire 66.67 percent of the voting shares of The Rappahannock National Bank of the successor by merger to Washington, Washington, Virginia. 1/
- Atlanta Citizens Bancorp of Lawrence, Moulton, Alabama -- for approval to acquire 100 percent of the voting shares of The Citizens Bank, Moulton, Alabama. 1/
- Atlanta U. S. Bancshares, Morristown, Tennessee -- for approval to acquire 100 percent of the voting shares of United Southern Bank of Morristown, Morristown, Tennessee. 1/
- Chicago BC Corp. of Detroit, Hamtramck, Michigan -- for approval to acquire 100 percent of the voting shares of Commerce Bancorp, Inc., Hamtramck, Michigan, and indirectly The State Bank of Fraser, Fraser, Michigan and Bank of Commerce, Hamtramck, Michigan. 1/
- Chicago DMB Corporation, Inc., De Forest, Wisconsin -- for approval to acquire 100 percent of the voting shares of De Forest-Morrisonville Bank, De Forest, Wisconsin. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago First Detroit Corporation, Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of the successor by merger to First Independence National Bank of Detroit, Detroit, Michigan. 1/
- Chicago LINDEN STATE BANCORP, Linden, Indiana -- for approval to acquire 80 percent or more of the voting shares of Linden State Bank, Linden, Indiana. 1/
- Chicago Marisub of Wisconsin, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Firststar Corporation, Appleton, Wisconsin and indirectly to acquire Firststar Bank, N.A., Appleton, Wisconsin; Firststar Bank Seymour, N.A., Seymour, Wisconsin; Firststar Bank Clintonville, N.A., Clintonville, Wisconsin; Firststar Bank Freedom, Kaukauna, Wisconsin; Firststar Bank DePere, DePere, Wisconsin; Firststar Bank Larsen, Larsen, Wisconsin; Firststar Bank Campbellsport, Campbellsport, Wisconsin; and Firststar Bank Oshkosh, N.A., Oshkosh, Wisconsin.
- St. Louis Mercantile Acquisition Company, St. Louis, Missouri -- for approval to acquire 100 percent of the voting shares of Gravois Bancorp., Inc. St. Louis, Missouri and indirectly Gravois Bank, St. Louis, Missouri.
- St. Louis Oblong Bancshares, Inc., Oblong, Illinois -- for approval to acquire 100 percent of the voting shares of The First National Bank of Oblong, Oblong, Illinois. 1/
- St. Louis Salem Bancorp, Inc., Salem, Indiana -- for approval to acquire 100 percent of the voting shares of State Bank of Salem, Salem, Indiana. 1/
- Minneapolis West Concord Bancshares, Inc., West Concord, Minnesota -- for approval to acquire at least 99.6 percent of the voting shares of Farmers State Bank of West Concord, West Concord, Minnesota. 1/
- Kansas City Butler County Financial Corp., Inc., Douglass, Kansas -- for approval to acquire 100 percent of

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

ACTIONS OF THE BOARD - Continued

the voting shares of Exchange State Bank,
Douglass, Kansas.

- Dallas CapitalBank Corporation, San Antonio, Texas -- for approval to acquire 100 percent of the voting shares of Union Bank, San Antonio, Texas. 1/
- Dallas Crosby Bancshares, Inc., Crosby, Texas -- for approval to acquire 100 percent of the voting shares of Crosby State Bank, Crosby, Texas. 1/
- Dallas Crown Bancshares, Inc., San Antonio, Texas -- for approval to acquire 100 percent of the voting shares of Crown Bank, N.A., San Antonio, Texas, a proposed new bank. 1/
- Dallas USA Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Anna Bancshares, Inc., Anna, Texas and indirectly The First National Bank of Anna, Anna, Texas; Howe Financial Corporation, Howe, Texas, indirectly Howe State Bank, Howe, Texas; and Plano East National Bank, Plano, Texas. 1/

Denied

- Chicago First National Bank of Blue Island Employee Stock Ownership Plan, Blue Island, Illinois -- for approval to acquire at least 54.1 percent of the voting shares of Great lakes Financial Resources, Inc., Blue Island, Illinois and indirectly First National Bank of Blue Island, Blue island, Illinois and Community Bank of Homewood-Flossmoor, Homewood, Illinois.

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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

- Atlanta Eagle National Holding Company, Inc., Miami, Florida -- for approval to acquire at least 80 percent of the voting shares of Tower Bank, N.A., Hialeah Gardens, Florida. 1/

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

ACTIONS OF THE BOARD - Continued

Kansas City American National Kimball Corp., Kimball, Nebraska
-- for approval to acquire 100 percent of the
voting shares of Sidney National Corp., Sidney,
Nebraska, and indirectly Sidney National Bank,
Sidney, Nebraska. 1/

Approved

Boston Hartford National Corporation, Hartford,
Connecticut -- for approval to acquire 100 percent
of the voting shares of The Seymour Trust Company,
Seymour, Connecticut. 1/

Philadelphia Susquehanna Bancshares, Inc., Lititz, Pennsylvania
-- for approval to acquire 100 percent of the
voting shares of The Citizens National Bank of
Greencastle, Greencastle, Pennsylvania 1/

Chicago The Marine Corporation, Milwaukee, Wisconsin -- for
approval to acquire 100 percent of the voting
shares of the successor by merger to Firststar
Corporation, Appleton, Wisconsin, and indirectly
acquire Firststar Bank, N.A., Appleton, Wisconsin;
Firststar Bank Seymour, N.A., Seymour, Wisconsin,
Firststar Bank Clintonville, N.A., Clintonville,
Wisconsin; Firststar Bank Freedom, Kaukauna,
Wisconsin; Firststar Bank DePere, DePere, Wisconsin;
Firststar Bank Larsen, Larsen, Wisconsin; Firststar
Bank Campbellsport, Cambellsport, Wisconsin; and
Firststar Bank Oshkosh, N.A., Oshkosh, Wisconsin.

Chicago Security Bancorp, Inc., Southgate, Michigan -- for
approval to acquire 100 percent of the voting
shares of BC Corp. of Detroit, Hamtramck,
Michigan; Commerce Bancorp, Inc., Hamtramck,
Michigan and indirectly The State Bank of Fraser,
Fraser, Michigan and Bank of Commerce, Hamtramck,
Michigan, respectively. 1/

Chicago Tri City Bankshares Corporation, Oak Creek,
Wisconsin -- for approval to acquire 100 percent
of the voting shares of Tri City National Bank of
Brookfield, Brookfield, Wisconsin, a proposed new
bank. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Mercantile Bancorporation, Inc., St. Louis,
Missouri -- for approval to acquire 100 percent of
the voting shares of Gravois Bank, St. Louis,
Missouri.
- Kansas City International Bancorp., Denver, Colorado -- for
approval to acquire 100 percent of the voting
shares of International Bank of Wheat Ridge, Wheat
Ridge, Colorado, a proposed new bank. 1/
- Dallas Ruston Bancshares, Inc., Ruston, Louisiana -- for
approval to acquire 67 percent of the voting
shares of D'Arbonne Bancshares, Inc., Farmerville,
Louisiana and indirectly acquire at least 90
percent of the voting shares of D'Arbonne Bank and
Trust Company, Farmerville, Louisiana. 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

- Philadelphia Susquehanna Bancshares, Inc., Lititz, Pennsylvania
-- for approval to merge with FNT Bancorp, Inc.,
Sunbury, Pennsylvania, and indirectly acquire
First National Trust Bank, Sunbury, Pennsylvania.
1/

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

Approved

- Boston Citizens Financial Group, Inc., Providence, Rhode
Island -- to engage in making, acquiring and
servicing residential and commercial mortgage
loans; and acting as agent with respect to
insurance limited to assuring repayment of the
outstanding balance due on specific extension of

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

ACTIONS OF THE BOARD - Continued

- credit by a bank holding company or its subsidiary in the event of the death or disability of the debtor, through the acquisition of Delmar Financial Company and Delmar Insurance and Management Company, both in Clayton, Missouri. 1/
- New York Bankers Trust New York Corporation, New York, New York -- for approval to engage de novo through its wholly owned subsidiary, BT Futures Corp., New York, New York in the execution and clearance, on major commodity exchanges, of futures contracts on stock indexes and options on such futures contracts.
- New York Citicorp, New York, New York -- to engage de novo through its wholly owned subsidiary, Citicorp Futures Corporation in the execution and clearance of futures contracts on a municipal bond index, and in the provision of futures advisory services with respect to such futures contracts.
- New York Marine Midland National Finance Corporation, Wilmington, Delaware -- to engage de novo directly in making, acquiring, and servicing loans or other extensions of credit (including issuing letters of credit and accepting drafts). 1/
- Chicago HUNTLEY BANCSHARES, INC., Huntley, Illinois -- to acquire Roberts Insurance Agency, Huntley, Illinois and engage in general insurance agency activities in a place with a population not exceeding 5,000. 1/
- Kansas City Weleetka Bancorporation, Inc. Weleetka, Oklahoma -- to acquire 100 percent of the voting shares of Weleetka Property and Casualty Agency, Inc., Weleetka, Oklahoma, and thereby indirectly engage in the sale of property and casualty insurance. 1/

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

ACTIONS OF THE BOARD - ContinuedPermitted

- Philadelphia Financial Trust Corp (formerly Financial Trans
(Corp), Carlisle, Pennsylvania -- to engage de
novo (underwriting credit life insurance on
consumer loans) through Financial Trust Life
Insurance Company, Phoenix, Arizona (8/21/85) 3/
- Richmond Mercantile Bankshares Corporation, Baltimore,
Maryland -- to engage de novo (in making,
acquiring, and/or servicing loans for itself or
for others of the type made by a mortgage company,
and selling credit life, disability, or
involuntary unemployment insurance) the activities
would be conducted nationwide, through its
subsidiary, Mercantile Mortgage Company,,
Baltimore, Maryland, (8/23/85) 3/
- Atlanta First Railroad & Banking Company, Augusta, Georgia
-- to engage de novo (making, acquiring, and/or
servicing loans for itself or for others of the
type made by a consumer finance company) (8/19/85)
3/
- Atlanta Landmark Banking Corporation of Florida, Ft.
Lauderdale, Florida and Citizens and Southern
Georgia Corporation, Atlanta, Georgia -- to engage
de novo (engaging in full pay-out personal
property leasing) nationwide through Capital Group
Leasing, Inc., Ft. Lauderdale, Florida (8/21/85)
3/

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Redemption of SharesApproved

- St. Louis Morgantown Deposit Bancorp, Inc., Morgantown,
Kentucky. 1/
- Kansas City American State Bancshares, Inc., Kansas City,
Missouri. 1/

- 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.

APPLICATIONS RECEIVED

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

New York Chemical Bank, New York, New York -- to establish a
 branch at the Cabrini Medical Center, 227 East
 Nineteenth Street, New York, New York. 2/

Richmond Bank of Virginia, Richmond, Virginia -- to
 establish an EFT facility at Sixth Street Market
 Place, Richmond, Virginia 2/

San Francisco Hanmi Bank, Los Angeles, California -- application
 made for a branch office in vicinity of 950 South
 Los Angeles Street, City and County of Los
 Angeles, California. 2/

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

Cleveland The Fifth Third Bank, Cincinnati, Ohio -- to merge
 with The Fifth Third Bank of Miami Valley,
 Kettering, Ohio. 2/

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

Kansas City International Bank of Wheat Ridge, Wheat Ridge,
 Colorado. 2/

San Francisco California Central Bank, Los Angeles, California. 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

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 Bankers Trust Company, New York, New York -- prior notification of its intent to establish, directly or indirectly, a wholly-owned de novo Trust Bank, Japan Bankers Trust Company, Ltd., Tokyo, Japan.

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

New York Brunswick Bancorp, New Brunswick, New Jersey -- for approval to acquire 100 percent of the voting shares of Brunswick Bank and Trust company, Manalapan Township, New Jersey. 2/

Cleveland Citizens State Bancorp, Cincinnati, Ohio -- for approval to acquire 100 percent of the voting shares of Citizens State Bank, Silverton, Ohio. 2/

Atlanta CB&T Bancshares, Inc., Hartselle, Alabama -- for approval to acquire 80 percent of the voting shares of Community Bank & Trust, Hartselle, Alabama. 2/

Atlanta University State Bank Corporation, Tampa, Florida -- for approval to acquire 100 percent of the voting shares of University State Bank, Tampa, Florida. 2/

Chicago First National Bancorp of Cullom, Inc., Cullom, Illinois -- for approval to acquire at least 82 percent of the voting shares of The First National Bank of Cullom, Cullom, Illinois. 2/

Chicago IUC Holding, Inc., Columbus, Indiana -- for approval to acquire 100 percent of the voting shares of Midwest National Bank, Indianapolis, Indiana. 2/

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

APPLICATIONS RECEIVED - Continued

- Minneapolis Grant County Bancorporation, Inc., Carson, North Dakota -- for approval to acquire 99 percent of the voting shares of First Southwest Bank-Carson, Carson, North Dakota. 2/
- Kansas City Burns Bankshares, Inc., Burns, Kansas -- for approval to acquire 95 percent of the voting shares of Burns State Bank, Burns, Kansas. 2/
- Kansas City IV Topeka Acquisition, Inc., Wichita, Kansas -- for approval to merge with First Topeka Bankshares, Topeka, Kansas and indirectly The First National Bank of Topeka, Topeka, Kansas. 2/
- Dallas Gulfbanks, Inc., Corpus Christi, Texas -- for approval to acquire 100 percent of the voting shares of Central National of Gulfbank of Corpus Christi, Corpus Christi; First National Bank of Corpus Christi, Corpus Christi; Southern National Bank of Corpus Christi, Corpus Christi; and Western National Bank of Corpus Christi, Corpus Christi, Texas. 2/
- Dallas Rio Grande Financial Corporation, Brownsville, Texas -- for approval to acquire 100 percent of the voting shares of National Bank of Commerce of Brownsville, Brownsville, Texas. 2/

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

- Atlanta Hibernia Corporation, New Orleans, Louisiana -- for approval to acquire 24.9 percent of the voting shares of Fidelity National Financial Corporation, Baton Rouge, Louisiana and indirectly Fidelity National Bank of Baton Rouge, Baton Rouge, Louisiana. 2/
- Chicago Farmers State Bancorp, College Corner, Ohio -- for approval to acquire 100 percent of the voting shares of State Bank of Carthage, Carthage, Indiana and First National Bank of Mays, Mays, Indiana. 2/

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

APPLICATIONS RECEIVED - Continued

- Chicago Franklin Capital Corporation, Wilmette, Illinois -- for approval to acquire 100 percent of the voting shares of First Security Bank, Addison, Illinois. 2/
- Chicago Irwin Union Corporation, Columbus, Indiana -- for approval to acquire 100 percent of the voting shares of IUC Holding, Inc., Columbus, Indiana and indirectly Midwest National Bank, Indianapolis, Indiana. 2/
- Kansas City Applewood Bankcorp, Inc., Wheat Ridge, Colorado -- for approval to acquire 100 percent of the voting shares of Jefferson Bank South, Lakewood, Colorado. 2/
- Kansas City Commercial Landmark Corporation, Muskogee, Oklahoma -- for approval to acquire 89.12 percent of the voting shares of Sequoyah State Bank of Muldrow, Inc., Muldrow, Oklahoma. 2/
- Kansas City FirstBank Holding Company of Colorado and FirstBank Holding Company, both of Lakewood, Colorado -- for approval to acquire 100 percent of the voting shares of FirstBank of 88th/Wadsworth, N.A., Westminster, Colorado, and FirstBank of Cherry Creek, N.A., Denver, Colorado, both proposed new banks. 2/
- Kansas City Fourth Financial Corporation, Wichita, Kansas -- for approval to acquire 100 percent of the voting shares of First Topeka Bankshares, Inc., Topeka, Kansas and indirectly First National Bank of Topeka, Topeka, Kansas. 2/
- Dallas First Huntsville Corporation, Huntsville, Texas -- for approval to acquire 100 percent of the voting shares of First National Bank of Madisonville, Madisonville, Texas, a proposed new bank. 2/
- Dallas RepublicBank Corporation, Dallas, Texas -- for approval to acquire 100 percent of the voting shares of RepublicBank Preston North, N.A., Plano, Texas, a proposed new bank. 2/

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

APPLICATIONS RECEIVED - Continued

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

Atlanta Hibernia Corporation, New Orleans, Louisiana -- for approval to merge with Fidelity National Financial Corporation, Baton Rouge, Louisiana and indirectly acquire Fidelity National Bank of Baton Rouge, Baton Rouge, Louisiana. 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**

New York Citicorp, New York, New York -- to engage de novo (providing financially related courier services) through any of its existing subsidiaries or any subsidiaries yet to be formed throughout the United States (8/19/85)

New York Citicorp, New York, New York -- to engage de novo (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through any of its existing subsidiaries or any subsidiaries yet to be formed throughout the United States. (8/19/85)

Philadelphia Fidelcor, Inc., Philadelphia, Pennsylvania -- to engage de novo (advising a mortgage or real estate investment trust) nationwide through its subsidiary, Latimer & Buck, Inc., Philadelphia, Pennsylvania (8/22/85)

Philadelphia Fidelcor, Inc., Philadelphia, Pennsylvania -- to engage de novo (originating or acquiring or servicing, for the account of others, short-term or long-term extensions of credit or mortgages; holding for its own account extensions of credit commonly associated with the financing of real estate; servicing real estate sale/leaseback transactions; performing appraisals of real estate; and arranging equity financing) nationwide through

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

- its subsidiary, Latimer & Buck, Inc., Philadelphia, Pennsylvania (8/22/85)
- Philadelphia Independence Bancorp, Inc., Perkasie, Pennsylvania -- to engage in title insurance business (a not listed nonbanking activity) through a proposed new subsidiary, Independence Title and Abstract Co., Rockledge, Pennsylvania.
- Atlanta Hub Bancshares, Inc., Lafayette, Louisiana -- to engage de novo (performing real estate appraisals) through its subsidiary, Hub Services, Inc., Lafayette, Louisiana. (8/22/85)
- Chicago Associated Banc-Corp., Green Bay, Wisconsin -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through its subsidiary, Associated Insurance Corporation, Phoenix, Arizona. (8/21/85)
- St. Louis First Exchange Corp., Cape Girardeau, Missouri -- 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, Exchange Financial Services, Inc., Cape Girardeau, Missouri (8/22/85)
- Minneapolis NorBanc Group, Inc., Pine River, Minnesota -- for approval to acquire certain assets and assume certain liabilities of Backus State Agency, Inc., Backus, Minnesota, and thereby engage in general insurance agency activities in a place with a population not exceeding 5,000.
- Minneapolis NorBancGroup, Inc., Pine River, Minnesota -- for approval to acquire Cass Insurance Services, Inc., Backus, Minnesota, and thereby engage in general insurance agency activities in a place with a population not exceeding 5,000.
- Dallas MCorp, Dallas, Texas and MCorp Financial, Inc., Wilmington, Delaware -- for approval to acquire Ohio Valley Data Control, Inc., Belpre, Ohio, and thereby engage in providing to others financially related data processing and data transmission services, facilities, and data bases, or access to them.
- San Francisco National Mercantile Bancorp, Los Angeles, California -- to engage through its subsidiary, Media Funding Corporation, Beverly Hills,

APPLICATIONS RECEIVED - Continued

California, in joint venture activities
(commercial finance lending to television, motion
pictures, music and video producers with security
for the repayment of such loans provided by a
payment right under a distribution agreement)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.