

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

H.2, 1985 No. 40

**Actions of the Board
Applications and Reports Received
During the Week Ending October 5, 1985**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Federal Reserve Board published revisions to its Regulation K--International Banking Operations--that will permit Edge corporations, with one exception, to enlarge the scope of their activities, effective October 24, 1985 (Docket R-0520).

Announcement by Federal Reserve Board of a temporary amendment to Regulation J--Collection of Checks and Other Items and Wire Transfers of Funds--to provide for a uniform holiday schedule that will apply to its new notice of nonpayment provision that went into effect on October 1, 1985 (Docket R-0552). 1/

New report entitled, Quarterly Daylight Overdraft Capital Report for U.S Branches and Agencies of Foreign Banks. (FR 2225).

New Semi-Annual Report of Sender Net Debit Cap (FR 2226).

Extension without change, of Finance Company Sample Survey (FR 2248, 2248a).

Extension, without change, of the Monthly Survey of Industrial Electricity Use (FR 2009a and b).

Boston Woodstock Holding Company, Inc., Woodstock, Vermont -- extension of time to January 21, 1986, within which to acquire The Woodstock National Bank. 1/

Richmond The Business Bank, Vienna, Virginia -- extension of time to April 1, 1986, within which to withdraw from membership in the Federal Reserve System. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond St. Michaels Bank, St. Michaels, Maryland -- investment in bank premises. 1/
- Richmond RKTWW, National Association, Sophia, West Virginia, proposed merger with Gulf National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First Metropolitan Financial Corporation, Baton Rouge, Louisiana -- extension of time to January 9, 1986, within which to engage in making and servicing real estate loans through First Metropolitan Mortgage Corp. 1/
- Atlanta Public Bank Corporation, St. Cloud, Florida -- extension of time to January 10, 1986, within which to become a bank holding company through acquisition of Public Bank of St. Cloud. 1/
- Atlanta BORC Financial Corporation, Harriman, Tennessee -- extension of time to December 14, 1985, within which to become a bank holding company through acquisition of Bank of Roane County. 1/
- Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida -- extension of time to January 26, 1986, within which to acquire Barnett Bank of Hernando County, N.A., Hernando County, Florida. 1/
- Atlanta Citizens and Southern National Bank, Savannah, Georgia, proposed merger with Citizens and Southern Bank of Albany, Albany, Georgia; Citizens and Southern Bank of Dublin, Dublin, Georgia; Citizens and Southern Bank of Thomaston, Thomaston, Georgia; Citizens and Southern Bank of West Georgia, Lagrange, Georgia; and Citizens and Southern Newman Bank, Newman, Georgia -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Bank of Worth County, Sylvester, Georgia, proposed merger with Interim National Bank of Worth County -- 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

- Atlanta Trust Company of South Georgia, N.A., Albany, Georgia, proposed merger with Interim National Bank of Worth County, Sylvester, Georgia -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Brown City Savings Bank, Brown City, Michigan -- investment in bank premises. 1/
- Chicago Elston Corporation, Crawfordsville, Indiana -- extension of time to November 27, 1985, within which to acquire 24.9 percent of the voting shares of Lizton Financial Corporation, Lizton, Indiana. 1/
- St. Louis National Bank of Arkansas, North Little Rock, Arkansas, proposed merger with Interim National Bank of Arkansas -- report to the Comptroller of the Currency on competitive factors. 1/
- Minneapolis Citizens Bancorporation of New Ulm, Inc., New Ulm, Minnesota -- extension of time to January 8, 1986, within which to acquire Citizens Bank of New Ulm. 1/
- Dallas Metroplex Bancshares, Inc., Dallas, Texas -- extension of time to November 7, 1985, within which to acquire Gleneagles National Bank, Plano, Texas. 1/
- San Francisco Security Pacific Corporation, Los Angeles, California -- extension of time to June 3, 1986 within which to divest (Villa La Mantague, Salt Lake City, Utah) property acquired by Security Pacific Mortgage Corporation. 1/
- San Francisco WestAmerica Trust Company, San Rafael, California, proposed merger with WestAmerica Bank, N.A., under the charter and title of the latter -- 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

San Francisco Alaska National Bank of the North, Fairbanks,
Alaska, proposed merger with Alaska Interim,
National Association -- 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

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

Approved

- Richmond Apple Country Bank, Charlottesville, Virginia. 1/
- San Francisco CBT Interim Bank, Fruit Heights, Utah. 1/

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

Approved

- Richmond Apple Country Bank, Charlottesville, Virginia -- to
merge with Albemarle Bank and Trust Company,
Charlottesville, Virginia. 1/
- Atlanta Bayshore Bank of Florida, Miami, Florida -- to
acquire certain assets and assume substantially
all of the liabilities of Tower Bank, N.A.,
Hialeah Gardens, Florida. 1/
- Chicago 1st Source Bank, South Bend, Indiana -- to merge
with 1st Source Bank of Marshall County, Plymouth,
Indiana. 1/
- San Francisco Continental Bank and Trust Company, Salt Lake City,
Utah -- to merge with CBT Interim Bank, Fruit
Heights, Utah.

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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**

Withdrawn

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

ACTIONS OF THE BOARD - Continued

- 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.
- Dallas InterFirst Corporation, Dallas, Texas -- prior notification of its intent to invest in 100 percent of the voting shares of InterFirst World Trade Corporation, Dallas, Texas, and to engage de novo in the activity of operating an export trading company.
- San Francisco Bank of America NT&SA, San Francisco, California -- requests consent on behalf of its Edge Act subsidiary, Bank America International, to engage in acting as insurance agent or broker with respect to international Commercial risks and invest in one or more subsidiaries engaged exclusively in the proposed activities up to an aggregate of \$1,000,000.

Forty-Five Day Notification Period Allowed to Expire

- New York Citicorp, New York, New York -- no objection to make an additional investment in Citicorp Investment Bank Limited, London, England.

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

Returned

- Chicago First Midwest Financial Corporation, Hanover Park, Illinois -- for approval to acquire 100 percent of the voting shares of First State Bank & Trust Company of Hanover Park, Hanover Park, Illinois.
- Dallas Benton Capital Corporation, Benton, Louisiana -- for approval to acquire 100 percent of the voting shares of East River Bancshares, Inc., Benton, Louisiana and indirectly Bank of Benton, Benton, Louisiana.

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

ACTIONS OF THE BOARD - Continued

Withdrawn

Atlanta Commerce Corporation, St. Francisville, Louisiana
 --- for approval to acquire at least 80 percent of
 the voting shares of Feliciana Commerce
 Corporation, St. Francisville, Louisiana and
 indirectly Bank of Commerce & Trust Company, St.
 Francisville, Louisiana.

Approved

Boston New Bedford Community Bancorp, New Bedford,
 Massachusetts -- for approval to acquire at least
 62.8 percent of the voting shares of Luzo Bank and
 Trust Company, New Bedford, Massachusetts. 1/

New York Community Bancorp, Inc., Rhinebeck, New York -- for
 approval to acquire 100 percent of the voting
 shares of First National Bank of Rhinebeck,
 Rhinebeck, New York. 1/

New York The Trust Company Bancorporation, Jersey City, New
 Jersey -- for approval to acquire 100 percent of
 the voting shares of The Trust Company of New
 Jersey, Jersey City, New Jersey. 1/

Cleveland New Clark County Bancorporation, Inc., Lexington,
 Kentucky -- for approval to acquire all of the
 voting shares of the successor by merger to Clark
 County Bancorporation, Inc., Winchester, Kentucky,
 and indirectly to acquire Clark County Bank, Inc.,
 Winchester, Kentucky.

Atlanta Canebrake Bancshares, Inc., Uniontown, Alabama --
 for approval to acquire at least 80 percent of the
 voting shares of Canebrake Bank, Uniontown,
 Alabama.

St. Louis First United Bancshares, Inc., Park City, Kentucky
 -- for approval to acquire 100 percent of the
 voting shares of Park City State Bank, Park City,
 Kentucky. 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
3(a) (3) of the Bank Holding Company of 1956**

Approved

- New York Commercial Bancshares, Inc., Jersey City, New
 Jersey -- for approval to acquire 100 percent of
 the voting shares of Edgewater National Bank,
 Englewood Cliffs, New Jersey. 1/
- Cleveland First Security Corporation of Kentucky, Lexington
 Kentucky -- for approval to acquire all of the
 voting shares of the successor by merger to Clark
 County Bancorporation, Inc., Winchester, Kentucky
 and indirectly to acquire Clark County Bank, Inc.,
 Winchester, Kentucky.
- Richmond F&M National Corporation, Winchester, Virginia --
 for approval to acquire 100 percent of the voting
 shares of the successor by merger to Albemarle
 Bank and Trust Company, Charlottesville, Virginia.
 1/
- Chicago 1st Source Corporation, South Bend, Indiana -- for
 approval to acquire 100 percent of the voting
 shares of Marco Capital Corporation, Plymouth,
 Indiana and indirectly 1st Source Bank of Marshall
 County, Plymouth, Indiana. 1/
- Chicago The Indiana National Corporation, Indianapolis,
 Indiana -- for approval to acquire 100 percent of
 the voting shares of Lowell National Bancorp,
 Lowell, Indiana and indirectly The Lowell National
 Bank, Lowell, Indiana. 1/
- Minneapolis Signal Hills Associates, Inc., West St. Paul,
 Minnesota -- for approval to acquire 100 percent
 of the voting shares of State Bank of Hampton,
 Hampton, Minnesota. 1/
- Kansas City Kansas Bank Corporation, Liberal, Kansas -- for
 approval to acquire 100 percent of the voting
 common shares of Citizens Bank Services, Inc.,
 Abilene, Kansas and indirectly Citizens Bank and
 Trust Company, Abilene, Kansas. 1/

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

ACTIONS OF THE BOARD - Continued

- Kansas City Ottawa Bancshares, Inc., Ottawa, Kansas -- for approval to acquire at least 84.7 percent of the voting shares of First Kansas Bank, Hoisington, Kansas. 1/
- Dallas Klein Bancshares, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of Klein Bank-Cypresswood, N.A., Houston, Texas, a proposed new bank. 1/
- Dallas Valley Bancorp, Inc., El Paso, Texas -- for approval to acquire at least 80 percent of the voting shares of Montwood Bancshares, Inc., El Paso, Texas and indirectly Montwood National Bank, El Paso, Texas. 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

- New York Barclays PLC and Barclays Bank PLC, both of London, England; Barclays U.S. Holdings Inc., New York, New York; Barclays USA Inc., Wilmington, Delaware; and Barclays American Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Northwestern Mortgage Corporation, Charlotte, North Carolina, and thereby to engage in mortgage banking activities and the sale as agent of credit life and credit accident and health insurance; and acquire certain construction and development loans from Northwestern Bank, North Wilkesboro, North Carolina. 1/
- Richmond Baltimore Bancorp, Baltimore, Maryland -- for approval to acquire all of the voting shares of Municipal Savings and Loan Association, Inc., Baltimore, Maryland and indirectly Towson Service Corporation, Towson, Maryland.

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

ACTIONS OF THE BOARD - Continued

Permitted

- 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 (10/1/85) 3/
- 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. (10/1/85) 3/
- New York Norstar Bancorp, Inc., Albany, New York -- to engage de novo (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through its subsidiary, Norstar Trust Company, Rochester, New York. (10/5/85) 3/
- Philadelphia National American Bancorp, Inc., Towanda, Pennsylvania -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through a proposed new subsidiary, National Security American Life Insurance Company, Phoenix, Arizona. (10/3/85) 3/
- Atlanta Peoples Financial Corporation, Biloxi, Mississippi -- to engage de novo (engaging in full pay-out personal property leasing) through its subsidiary PFC Service Corporation, Biloxi, Mississippi. (10/3/85) 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

New York	Commercial Bancshares, Inc., Jersey City, New Jersey. 1/
St. Louis	Pleasant Hope Bancshares, Inc., Pleasant Hope, Missouri. 1/
Kansas City	Midwest Bancorporation, Inc., Hays, Kansas. 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 Chemical Bank, New York, New York -- to establish a
branch at 77 West 45th Street, New York, New York.
2/
- Cleveland Ohio Citizens Bank, Toledo, Ohio -- to establish
two CBCT branches at 1455 S. Byrne Road and 1500
S. Reynolds Road, Toledo, Ohio. 2/
- Richmond Bank of Virginia, Richmond, Virginia -- to
establish a night depository at Sixth Street
Market Place, Richmond, Virginia. 2/
- Atlanta First American Bank of Martin County, Palm City,
Florida -- to establish a Branch at 1330 U.S.
Highway #1, Stuart, Florida. 2/
- Atlanta First Navy Bank, Pensacola, Florida -- to establish
a Military Banking Facility and automatic teller
machine at Whiting Field, Milton, Florida. 2/
- San Francisco Tehama County Bank, Red Bluff, California -- for
branch office in the vicinity of 7843 Highway 99E,
Los Molinos, 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 The Industrial Bank of Japan, Limited, Tokyo, Japan
-- requests consent to acquire indirectly the
voting shares of J. Henry Schroder International
Bank, New York, New York.
- San Francisco Security Pacific Corporation, Los Angeles,
California -- prior notification of its intent to
make an additional investment in Security Pacific
Bank and Trust Company (Bahamas) Limited.

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

San Francisco Security Pacific Corporation, Los Angeles, California -- prior notification of its intent to acquire, through its subsidiary, Security Pacific (Deutschland) GmbH, 100 percent of Baumeister Kreditbank KG, Frankfurt, West Germany.

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

Cleveland Huntington Bancshares Kentucky, Inc., Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of Commonwealth Trust Bancorp, Inc., Covington, Kentucky and indirectly Peoples Deposit Bank, Burlington, Kentucky; Farmers Bank, Butler, Kentucky; and Covington Trust & Banking Co., Covington, Kentucky. 2/

Atlanta Wiregrass Bancorporation, Ashford, Alabama -- for approval to acquire 100 percent of the voting shares of The First National Bank of Ashford, Ashford, Alabama. 2/

Chicago Citizens Bankshares, Inc., Shawano, Wisconsin -- for approval to acquire 100 percent of the voting shares of Citizens State Bank, Shawano, Wisconsin. 2/

Chicago Leighton Investment Company, Leighton, Iowa -- for approval to acquire 54.9 percent of the voting shares of Farmers Savings Bank, Leighton, Iowa. 2/

Chicago Metropolitan Bancorp, Inc., Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of Metropolitan Bank and Trust Company, Chicago, Illinois. 2/

St. Louis Metropolitan Bancshares, Inc., Springfield, Missouri -- for approval to acquire 100 percent of the voting shares of Metropolitan National Bank, Springfield, 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

- St. Louis Security Bancorp, Inc., Herrin, Illinois -- for approval to acquire at least 80 percent of the voting shares of Herrin Security Bank, Herrin, Illinois. 2/
- St. Louis United Citizens Financial Corporation, New Castle, Kentucky -- for approval to acquire at least 80 percent of the voting shares of United Citizens Bank and Trust Company, New Castle, Kentucky. 2/
- Minneapolis Mapleton Bancshares, Inc., Mapleton, Minnesota -- for approval to acquire 80.2 percent of the voting shares of The First National Bank of Mapleton, Mapleton, Minnesota. 2/
- Minneapolis St. Stephen Bancorporation, St. Stephen, Minnesota -- for approval to acquire 92.6 percent of the voting shares of St. Stephen State Bank, St. Stephen, Minnesota. 2/
- Kansas City Anderson Bancshares, Inc., Neosho, Missouri -- for approval to acquire 96.4 percent of the voting shares of Anderson State Bank, Anderson, Missouri. 2/
- Kansas City Kaw Valley Bancorp, Inc., Topeka, Kansas -- for approval to acquire 88 percent of the voting shares of Kaw Valley State Bank and Trust Company, Topeka, Kansas. 2/
- Kansas City Westport Bancshares, Inc., Kansas City, Missouri -- for approval to acquire at least 80 percent of the voting shares of Westport Bank, Kansas City, Missouri. 2/
- Dallas Independence Bancshares, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of New Waverly State Bank, New Waverly, Texas. 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
3(a) (3) of the Bank Holding Company Act of 1956

- Boston Fleet Financial Group, Inc., Providence, Rhode Island -- for approval to acquire at least 25 percent of the voting shares of Merrill Bankshares Company, Bangor, Maine and indirectly The Merrill Trust Company, Bangor, Maine and Merrill Bank, N.A., Farmington, Maine. 2/
- Boston Fleet Financial Group, Inc., Providence, Rhode Island -- for approval to acquire at least 25 percent of the voting shares of First Connecticut Bancorp, Inc., Hartford, Connecticut and indirectly United Bank and Trust Company, Hartford, Connecticut; New Britain National Bank, New Britain, Connecticut; Simsbury Bank and Trust Company, Simsbury, Connecticut; and The Independent Bank and Trust Company, Willimantic, Connecticut. 2/
- New York The Industrial Bank of Japan, Limited, Tokyo, Japan -- for approval to acquire up to 75.1 percent of the voting shares of J. Henry Schroder Bank and Trust Company, New York, New York.
- Cleveland Ameritrust Corporation, Cleveland, Ohio -- for approval to acquire 100 percent of the voting shares of AmeriTrust Development Bank, Cleveland, Ohio, a proposed new bank. 2/
- Cleveland First Commonwealth Financial Corporation, Indiana, Pennsylvania -- for approval to acquire 100 percent of the voting shares of The First National Bank of Leechburg, Leechburg, Pennsylvania. 2/
- Cleveland First Western Bancorp, Inc., New Castle, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Beaver Trust Company, Beaver, Pennsylvania. 2/
- Cleveland Huntington Bancshares Incorporated, Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of Commonwealth Trust Bancorp, Inc., Covington, Kentucky and indirectly Peoples Deposit Bank, Burlington, Kentucky; Farmers Bank, Butler, Kentucky; and Covington Trust & Banking Co., Covington, Kentucky. 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 First Bankers Corporation of Florida, Pompano Beach, Florida -- for approval to acquire 100 percent of the voting shares of The Mall Bank, West Palm Beach, Florida. 2/
- Atlanta 7L Corporation, Tampa, Florida -- for approval to acquire 100 percent of the voting shares of First Florida Banks, Inc., Tampa, Florida and indirectly Citizens First National Bank Crystal, Crystal River; Lee County Bank, Fort Myers; Citizens First National Bank Citrus, Iverness; First National Bank of Kissimmee, Kissimmee; First National Bank of Lakeland, Lakeland; Lake County Bank, Leesburg; First American Bank of Pensacola, Pensacola; First National Bank, Punta Gorda; Citizens Bank & Trust Co., Quincy; Citizens First National Bank, Spring Hill; Lewis State Bank, Tallahassee; First Florida Bank N.A., Tampa; First National Bank of Winter Haven, Winter Haven, all located in Florida. 2/
- Chicago Citizens Community Bankshares, Inc., Wittenburg, Wisconsin -- for approval to acquire 100 percent of the voting shares of FS Bancshares, Inc., Stetsonville, Wisconsin and indirectly Farmers State Bank, Stetsonville, Wisconsin. 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 First Financial Corporation, Terre Haute, Indiana (formerly Terre Haute First Corporation) -- for approval to acquire 100 percent of the voting shares of The Citizens State Bank, Newport, Indiana. 2/
- Chicago North Community Bancorp, Inc., Chicago, Illinois -- for approval to acquire 77 percent of the voting shares of Metropolitan Bancorp, Inc., Chicago, Illinois and indirectly acquire Metropolitan Bank and Trust Company, Chicago, Illinois. 2/
- Kansas City Adbank, Ogallala, Nebraska -- for approval to acquire 99 percent of the voting shares of Adams Bank & Trust, Ogallala, Nebraska. 2/
- Kansas City CNB Financial Corporation, Kansas City, Kansas -- for approval to acquire 100 percent of the voting shares of United Kansas Bancshares, Inc., Atchison, Kansas and indirectly City National Bank of Atchison, Atchison, Kansas. 2/
- Dallas Ameritex Bancshares Corporation, Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Riverbend National Bank, Fort Worth, Texas, a proposed new bank. 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

- New York United Jersey Banks, Princeton, New Jersey -- for approval to merge with Franklin Bancorp, Somerset, New Jersey and indirectly acquire Franklin State Bank, Somerset, New Jersey and Hillsborough National Bank, Belle Meade, New Jersey. 2/
- Atlanta First Banking Company of Southeast Georgia, Statesboro, Georgia (formerly First Bulloch Banking Corporation) -- for approval to merge with Metter Financial Services, Inc., Metter, Georgia and indirectly Metter Banking Company, Metter, Georgia. 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 Merchants National Corporation, Indianapolis, Indiana -- for approval to merge with Hancock Bancshares Corporation, Greenfield, Indiana and indirectly acquire Hancock Bank & Trust, Greenfield, Indiana. 2/

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

Boston Bank of Boston Corporation, Boston, Massachusetts -- for approval to acquire American Financial Systems Corporation, Tampa, Florida and thereby engage in marketing, originating, underwriting, funding, warehousing and packaging for its own account and for the account of others of loans and extensions of credit secured by real estate and the sale of such loans and extensions of credit in the secondary market.

Boston Fleet Financial Group, Inc., Providence, Rhode Island -- for approval to acquire Merrill Life Insurance Company, Bangor, Maine, and thereby engage in reinsuring credit life and credit accident and health insurance written in connection with extensions of credit by subsidiaries of Merrill Bankshares Company, Bangor, Maine; and thereby engage in providing data processing services to subsidiaries of Merrill Bankshares Company, Bangor, Maine. 2/

Boston Fleet Financial Group, Inc., Providence, Rhode Island -- for approval to acquire Pioneer Credit Corporation, Hartford, Connecticut, and thereby engage in making, acquiring, and servicing consumer, residential mortgage and commercial loans and leasing personal property; and to engage in providing data processing services to subsidiaries of First Connecticut Bancorp, Inc. and to unaffiliated financial institutions. 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

- New York Citicorp, New York, New York -- for approval to engage de novo directly or indirectly through its wholly-owned subsidiary, Family Guardian Life Insurance Company, St. Louis, Missouri, in the underwriting of credit life and accident and health insurance issued in connection with loans made by Citicorp and/or its subsidiaries and affiliates which are secured by first mortgages on residential dwellings.
- New York The Industrial Bank of Japan, Limited, Tokyo, Japan -- for approval to acquire up to 75.1 percent of the voting shares of J. Henry Schroder Banking Corporation, New York, New York.
- New York Manufacturers Hanover Corporation, New York, New York -- to engage through its wholly owned subsidiary, Manufacturers Hanover Futures, Inc., New York, New York, in the activities of executing and clearing stock index futures contracts, options on stock index futures contracts and municipal bond index futures contracts, and the the provision of advisory services with respect to municipal bond index futures contracts.
- New York National Westminster Bank PLC, London, England and NatWest Holdings, Inc., New York, New York -- for approval to acquire 100 percent of the voting shares of County Securities Corporation, New York, New York and thereby to engage de novo in securities brokerage and investment advisory activities.
- Cleveland Banc One Corporation, Columbus, Ohio -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Banc One Investment Services Corporation, Columbus, Ohio. (10/3/85)
- Atlanta Correction:
Louisiana Bancshares, Inc., Baton Rouge, Louisiana -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary Premier Securities Corporation, Baton Rouge, Louisiana, appeared on H.2 #37 as being received September 11, 1985. The correct received date is September 4, 1985.

APPLICATIONS RECEIVED - Continued

- Atlanta Sasser Corporation, Carthage, Mississippi -- 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 will be conducted in Leake County and all adjoining counties which are Attala, Madison, Neshoba, Newton, Scott and Winston. (9/30/85)
- Chicago Gary-Wheaton Corporation, Wheaton, Illinois -- to establish a de novo subsidiary, Gary-Wheaton Stock Brokerage, Incorporated, Wheaton, Illinois, and to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) presently being performed by Gary-Wheaton Bank. The geographic area to be served will be Du Page and Will Counties in Illinois. (9/30/85)
- St. Louis Correction:
Landmark Bancshares Corporation, St. Louis, Missouri -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary Landmark Bancshares Corporation Securities, Inc., Ladue, Missouri, appeared on H.2 #36 as being received September 6, 1985; the correct date is September 27, 1985.
- St. Louis Mid-America Bancorp, Louisville, Kentucky, to provide to others financially related data processing and data transmission services, facilities, and data bases; or access to them through its wholly-owned subsidiary, Mid-America Data Processing, Inc., which will acquire a 50 percent interest in North American Financial Services Company of Kentucky, a joint venture with Datanet, Inc., which will also acquire a 50 percent interest therein, a subsidiary of Area Bancshares Corporation, Hopkinsville, Kentucky and North American Financial Services, Ltd., St. Petersburg, Florida, and the subsequent acquisition by North American Financial Services Company, of Kentucky, a joint venture, of L.H.F. Information Processing Inc., a going corporation and subsidiaries of Future Federal Savings Bank of Louisville, Kentucky.

APPLICATIONS RECEIVED -- Continued

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.