

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

H.2, 1985 No. 41

**Actions of the Board
Applications and Reports Received
During the Week Ending October 12, 1985**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Preston Martin, statement before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the House Committee on Banking, Finance and Urban Affairs on the topic of delayed availability policies of financial institutions.

Federal Reserve Board announced two policies to strengthen Reserve Bank supervision of state member banks and bank holding companies that would generally increase the frequency of Federal Reserve examinations and strengthen the procedures for reporting deficiencies to bank management and boards of directors.

One-Time Survey of Foreign Transactions of Primary Dealers (FR 3035).

Boston	IBC Bank and Trust Company, Middleborough, Massachusetts, proposed merger with Middleborough Trust Company -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
New York	Peoples Bank, National Association, Belleville, New Jersey, proposed merger with Carteret Bank & Trust Company, Carteret, New Jersey, report to the Comptroller of the Currency on competitive factors. 1/
New York	FNS Bank of New York, New York, New York -- denied extension of time within which to become a member of the Federal Reserve System. 1/

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

ACTIONS OF THE BOARD - Continued

- Philadelphia American Bank and Trust Co. of Pa, Reading, Pennsylvania, proposed merger with Central Penn National Bank, Bala Cynwyd, Pennsylvania, under the charter of the applicant and the title of Meridian Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond BTA National Bank, Terra Alta, West Virginia, proposed merger with The First National Bank of Terra Alta -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Jefferson National Bank, Charlottesville, Virginia, proposed merger with Bank of Greene, Ruckersville, Virginia -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Anchor Financial Corporation, Myrtle Beach, South Carolina -- extension of time to January 14, 1986, within which to engage in providing financially related courier services to depository institutions. 1/
- Atlanta Bank Independent, Sheffield, Alabama -- investment in bank premises. 1/
- Atlanta Sun Banks, Inc., Orlando, Florida and SunTrust Banks, Inc., Atlanta, Georgia -- extension of time to February 1, 1986, within which to acquire Peoples Bank of Lakeland, Lakeland, Florida. 1/
- Atlanta Sun Banks, Inc., Orlando, Florida, and SunTrust Banks, Inc., Atlanta, Georgia -- extension of time to February 7, 1986, within which to acquire Sun Bank Flagler County, N.A., Palm Coast, Florida. 1/
- Atlanta Community Bank & Trust, Hartselle, Alabama, proposed merger with CB&T Interim Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Pascagoula-Moss Point Bank, Pascagoula, Mississippi, proposed merger with Hancock Bank, Gulfport, Mississippi -- report to the Federal

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

ACTIONS OF THE BOARD - Continued

Deposit Insurance Corporation on competitive factors. 1/

- Atlanta National Bank of Commerce, Birmingham, Alabama, proposed merger with Metrobank -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Bank of Carroll County, Temple, Georgia, proposed merger with Citizens & Merchants Bank, Bremen, Georgia -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Canebrake Bank, Uniontown, Alabama, proposed merger with Canebrake Interim Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First Fulton Bancshares, Inc., Palmetto, Georgia -- extension of time to December 3, 1985, within which to become a bank holding company by acquiring First Fulton Bank and Trust, Palmetto. 1/
- Atlanta Summerville/Trion Bancshares, Inc., Trion, Georgia -- extension of time to January 16, 1986, within which to become a bank holding company by acquiring First National Bank of Chattooga County. 1/
- Chicago Port Bryon State Bank, Port Bryon, Illinois -- investment in bank premises. 1/
- Chicago First Oak Brook Bancshares, Inc., Oak Brook, Illinois -- extension of time to December 18, 1985, within which to engage de novo in providing financially related courier services through F.O.B. Courier Express Corporation in Illinois, Indiana, and Wisconsin. 1/
- Chicago AFC Bank, Franklin, Indiana, proposed merger with Union Bank and Trust Company, 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

- Chicago Lancaster State Bank, Lancaster, Wisconsin,
- proposed merger with M&I Lancaster State Bank,
 under the charter and title of the latter --
 report to the Federal Deposit Insurance
 Corporation on competitive factors. 1/
- Chicago Peoples Bank and Trust Company, Waterloo, Iowa,
 proposed merger with LaPorte City State Bank,
 LaPorte City, Iowa, under the charter and title of
 the former -- report to the Federal Deposit
 Insurance Corporation on competitive factors. 1/
- Chicago Old First National Corporation, Bluffton, Indiana
 -- extension of time to January 16, 1986, within
 which to become a bank holding company through the
 acquisition of 100 percent of the voting shares of
 the successor by merger to Old-First National Bank
 in Bluffton. 1/
- Chicago Republic Bancorp, Inc., Flint, Michigan --
 extension of time to January 29, 1986, within
 which to become a bank holding company through the
 acquisition of 80 percent of the voting shares of
 Republic Bank. 1/
- St. Louis Madison Exchange Bank, Fredericktown, Missouri --
 investment in bank premises. 1/
- St. Louis Mark Twain St. Charles County Bank, N.A., St.
 Peters, Missouri, proposed merger with Mark Twain
 St. Louis Bank, N.A. St. Louis, Missouri; Mark
 Twain Northland Bank, Jennings, Missouri; Mark
 Twain Progress Bank, Fenton, Missouri; Mark Twain
 Parkway Bank, St. Louis County, Missouri; Mark
 Twain South County Bank, St. Louis County,
 Missouri; Mark Twain State Bank, Bridgeton,
 Missouri; and Mark Twain National Bank, Ladue,
 Missouri, under the charter of Mark Twain National
 Bank with the title Mark Twain Bank, National
 Association, Ladue, Missouri -- 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

- Dallas Kingsland National Bank, Kingsland, Texas, proposed merger with New Kingsland National Bank, Kingsland, Texas -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas The River Bank, Natchitoches, Louisiana, proposed merger with The Peoples Bank & Trust Company, Natchitoches, Louisiana, Natchitoches, Louisiana -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Lubbock Bank, Lubbock, Texas, proposed merger with First National Bank at Lubbock -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Marble Falls National Bancshares, Marble Falls, Texas -- extension of time to November 27, 1985, within which to acquire Marble Falls National Bank. 1/
- Dallas RepublicBank Corporation, Dallas, Texas -- extension of time to December 1, 1985, within which to acquire RepublicBank Countryside, N.A., San Antonio, Texas. 1/
- San Francisco Bank of the Cascades, Bend, Oregon, proposed acquisition of assets and assumption of liabilities of The Sisters, Oregon, office of Western Bank, Coos Bay, Oregon -- 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 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 445 Broad Hollow Road, Melville, New York. 1/
Richmond	First Virginia Bank-Southwest, Roanoke, Virginia -- to establish a branch at Valley View Boulevard, Valley View Mall, Roanoke, Virginia. 1/
Atlanta	Commerce Union Bank Chattanooga, Chattanooga, Tennessee -- to establish a branch at 965 East Third Street, Chattanooga, Tennessee. 1/
Chicago	The First State Bank, Bourbon, Indiana, Bourbon, Indiana -- to establish a branch at 436 East Center Street, Bourbon, Indiana. 1/
Chicago	State Bank of Crosswell, Crosswell, Michigan -- to establish a branch at 66 N. Howard Avenue, Crosswell, Michigan. 1/

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

Approved

Cleveland	Society Bank of Northwest Ohio, Port Clinton, Ohio. 1/
Atlanta	Bibb Interim Bank, West Blocton, Alabama. 1/
Atlanta	Interstate Bank of Commerce, 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

Atlanta Bibb Interim Bank, West Blocton, Alabama -- to
merge with First State Bank of Bibb County, West
Blocton, Alabama. 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 Mansfield Bankstock, Inc., Mansfield, Arkansas. 1/
Minneapolis Northern Highland Bancorporation, Inc., Mercer,
Wisconsin. 1/
Kansas City Central Nebraska Bankshares, Inc., Broken Bow,
Nebraska. 1/
Kansas City American State Bancshares, Inc., Broken Bow,
Oklahoma. 1/
Dallas Tomball Bancshares, Inc., Tomball, Texas. 1/
Dallas Franklin Bancshares, Inc., Franklin, Texas. 1/

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

Approved

New York Merrill Lynch International Bank, New York, New
York -- requests the Board's after the fact
consent to engage in the activity of trading for

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

ACTIONS OF THE BOARD - Continued

its own account options, future contracts, and options on futures contracts in foreign exchange.

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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

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 100 percent of Bank of Commerce & Trust Company, St. Francisville, Louisiana.

Returned

Atlanta First Franklin Corporation, Toccoa, Georgia -- for approval to acquire 100 percent of the voting shares of First Franklin Bank & Trust, Toccoa, Georgia, a proposed new bank.

Approved

New York Cayman Investment Company (Omega), George Town, Grand Cayman -- for approval to acquire 100 percent of the voting shares of Delta National Bank and Trust Company of New York, New York, New York, a proposed new bank.

New York Delta North Bankcorp, Inc., Dover, Delaware -- for approval to acquire 100 percent of the voting shares of Delta National Bank and Trust Company of New York, New York, New York, a proposed new bank.

Philadelphia Bankvest, Inc., Wilkes-Barre, Pennsylvania -- for approval to acquire 38.99 percent of the voting shares of Peoples National Bank of Edwardsville, Edwardsville, Pennsylvania. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Cayman Investment Company (Delta), George Town, Grand Cayman -- for approval to acquire 100 percent of the voting shares of Delta National Bank and Trust Company of Florida, Miami, Florida, a proposed new bank.
- Atlanta Delta South Bankcorp, Inc., Dover, Delaware -- for approval to acquire 100 percent of the voting shares of Delta National Bank and Trust Company of Florida, Miami, Florida, a proposed new bank.
- Chicago First Geneva Banqueshares, Inc., Geneva, Illinois -- for approval to acquire at least 66.66 percent of the voting shares of The First National Bank of Geneva, Geneva, Illinois. 1/
- 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. 1/
- Chicago Putnam County Bancorp, Inc., Hennepin, Illinois -- for approval to acquire 100 percent of the voting shares of Putnam County Bank, Hennepin, Illinois. 1/
- 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. 1/
- Kansas City Ellinwood Bankshares, Inc., Saline, Kansas -- for approval to acquire 93.746 percent of the voting shares of The Peoples State Bank and Trust Company, Ellinwood, Kansas. 1/
- 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. 1/
- San Francisco First Commerce Bancorp, Inc., Phoenix, Arizona -- for approval to acquire 100 percent of the voting shares of First Commerce National Bank, Phoenix, Arizona, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - Continued

San Francisco Security State Corporation, Centralia, Washington -- for approval to acquire 100 percent of the voting shares of Security State Bank, Centralia, Washington. 1/

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

Returned

Dallas FWNB Bancshares, Inc., Carrollton, Texas -- for approval to acquire 100 percent of the voting shares of First Western National Bank of Mesquite, Mesquite, Texas, a proposed new bank.

Dallas FWNB Bancshares, Inc., Carrollton, Texas -- for approval to acquire 100 percent of the voting shares of First Western National Bank of Plano, Plano, Texas, a proposed new bank.

Approved

New York First Jersey National Corporation, Jersey City, New Jersey -- for approval to acquire an additional 36.3 percent of the voting shares of The Broad Street National Bank of Trenton, Trenton, New Jersey. 1/

New York The Hongkong and Shanghai Banking Corporation, Hong Kong -- for approval to retain certain assets and certain liabilities of Golden Pacific National Bank, New York, New York. 1/

Chicago Community Banks, Inc., Middleton, Wisconsin -- for approval to acquire 100 percent of the voting shares of Farmers and Merchants Bank, Richland Center, Wisconsin. 1/

Chicago Franklin Capital Corporation, Wilmette, Illinois -- for approval to acquire 100 percent of the voting shares of First Security Bank, Addison, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago The Indiana National Corporation, Indianapolis, Indiana -- for approval to acquire 100 percent of the voting shares of The Fidelity Bank of Indiana, Carmel, Indiana. 1/
- St. Louis CommerceAmerica Corp., Jeffersonville, Indiana -- 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. 1/
- St. Louis Lake Hamilton Enterprises, Inc., Little Rock, Arkansas -- for approval to acquire at least 96.9 percent of the voting shares of The Bank of Harrisburg, Harrisburg, Arkansas.
- Kansas City First Bank Holding Company and its subsidiary, First Bank Holding Company of Colorado, both of Lakewood, Colorado -- for approval to acquire 100 percent of the voting common shares of First Bank at 88th/Wadsworth, N.A., Westminster, Colorado, and First Bank of Cherry Creek, N.A., Denver, Colorado, both proposed new banks. 1/
- Kansas City Arlington Commonwealth Corporation, Arlington, Texas -- for approval to acquire 100 percent of the voting shares of Mercantile National Bank of Arlington, Arlington, Texas.
- San Francisco Zions Utah Bancorporation, Salt Lake City, Utah -- for approval to acquire 100 percent of the voting shares of Nevada State Bank, Las Vegas, Nevada.

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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

- Kansas City Fourth Financial Corporation, Wichita, Kansas -- for approval to merge with Educators Investment Company of Kansas, Inc, and Financial and Property Management, Inc., both of Emporia, Kansas and

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

ACTIONS OF THE BOARD - Continued

indirectly Citizens National Bank & Trust Company
of Emporia, Emporia, Kansas. 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**

Returned

- Atlanta First Franklin Corporation, Toccoa, Georgia -- for approval to acquire First Franklin Financial Corporation, Toccoa, Georgia, thereby indirectly engaging in the activities of making consumer loans, and selling credit life and accident and health insurance in connection with loans written by Applicant's subsidiaries.
- Chicago Gary-Wheaton Corporation, Wheaton, Illinois -- to establish a de novo subsidiary, Gary-Wheaton Stock Brokerage, Incorporated, Wheaton, Illinois (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.

Approved

- Boston RIHT Financial Corporation, Providence, Rhode Island -- for approval to acquire American Financial Systems Corporation, Tampa, Florida. 1/
- 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. 1/
- New York Manufacturers Hanover Corporation, New York, New York -- to acquire through its subsidiary, C.I.T. Financial Corporation, substantially all of the commercial finance receivables of AmHoist Credit Corporation, a subsidiary of American Hoist & Derrick Company, St. Paul, Minnesota. 1/

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

ACTIONS OF THE BOARD - Continued

Chicago

Bank of Montreal, Montreal, Quebec, Canada;
Bankmont Financial Corp., New York, New York; and
Harris Bankcorp, Inc., Chicago, Illinois -- for
approval to engage through Harris Futures
Corporation, Chicago, Illinois, in the execution
and clearance, on major commodity exchanges, of
futures contracts on stock indexes and options
thereon, and of futures contracts on a municipal
bond index.

ACTIONS OF THE BOARD - Continued

Permitted

- Cleveland Provident Bancorp, Inc., Cincinnati, Ohio -- to engage de novo (providing portfolio investment advice to any person; providing economic information and advice, statistical forecasting services, and industry studies) through its subsidiary, Praxis Capital Management, Inc., Cincinnati, Ohio (10/11/85) 3/
- Richmond American Bankshares, Inc., War, West Virginia -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company; a consumer finance company and a commercial finance company). The activities would be conducted throughout the State of West Virginia. (10/9/85) 3/
- Chicago First Indiana Bancorp, Elkhart, Indiana -- to engage de novo (underwriting credit life insurance on consumer loans) through its subsidiary, First Indiana Life Insurance Company, Phoenix, Arizona (10/10/85) 3/
- Chicago Irwin Union Corporation, Columbus, Indiana -- 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, Inland Mortgage Corporation, Indianapolis, Indiana. The geographic area to be served will be the United States of America. (10/10/85) 3/
- Chicago The Indiana National Corporation, Indianapolis, Indiana -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Indiana National Brokerage Services, Inc., Indianapolis, Indiana. The activity will be conducted throughout the United States (10/11/85) 3/
- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- to engage de novo (any insurance activity engaged in by a bank holding company or a subsidiary that was approved by the Board prior to January 1, 1971) through Norwest Financial Services, Inc., Des Moines, Iowa, and its subsidiaries, as well as

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

ACTIONS OF THE BOARD - Continued

Norwest Agencies, Inc., Minneapolis, Minnesota.
The activity will be conducted nationwide.
(10/10/85) 3/

Dallas Allied Bancshares, Inc., Houston, Texas -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Allied Brokerage Services, Inc., Houston, Texas.
(10/11/85) 3/

Dallas T N Bancshares, Inc., El Paso, 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 its subsidiary, T N Services, Inc., El Paso, Texas (10/11/85) 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

St. Louis Mansfield Bankstock, Inc., Mansfield, Arkansas. 1/

Dallas Tomball Bancshares, Inc., Tomball, Texas. 1/

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

APPLICATIONS RECEIVED

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

- New York United Jersey Bank, Hackensack, New Jersey -- to
 establish a branch at 1501 Bloomfield Street,
 Hoboken, New Jersey. 2/
- Philadelphia Central Bank, Hollidaysburg, Pennsylvania -- to
 establish ATM sites at (1) Wissingers Super
 Markets - 31st and Oak Avenue, Altoona,
 Pennsylvania, and (2) Fast 25th Avenue and Ivyside
 Drive, Altoona, Pennsylvania. 2/
- Chicago Davenport Bank and Trust Company, Davenport, Iowa
 -- to establish an offsite electronic facility at
 Hy-Vee Food Store, 2900 Devils Glen Road,
 Bettendorf, Iowa. 2/
- Chicago M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin --
 to establish an EFT at QuadGraphics Incorporated,
 W224 N 3322 Duplainville Road, Pewaukee,
 Wisconsin. 2/

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

- San Francisco The Bank of Verde Valley, Cottonwood, Arizona. 2/
- San Francisco New West Bank, Phoenix, Arizona. 2/

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

- San Francisco Western Security Bank, Phoenix, Arizona -- to merge
 with New West Bank, Phoenix, Arizona. 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

San Francisco Security Pacific Corporation, Los Angeles, California -- prior notification of its intent to establish a de novo subsidiary, Security Pacific Trade Holdings, Inc., and to engage in holding export trading company investments.

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

New York Citibank, N.A., New York, New York -- prior notification of its intent to establish an initial branch in Bangkok, Thailand.

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

Atlanta American National Financial Corporation, Panama City, Florida -- for approval to acquire 100 percent of the voting shares of The American National Bank, Panama City, Florida. 2/

Atlanta Big Lake Financial Corporation, Okeechobee, Florida -- for approval to acquire 100 percent of the voting shares of Big Lake National Bank, Okeechobee, Florida, a proposed new bank. 2/

Atlanta Community Financial Services, Inc., Atlanta, Georgia -- for approval to acquire 100 percent of the voting shares of Georgia Bankers Bank, Atlanta, Georgia, 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

- Atlanta Patterson Bankshares, Inc., Patterson, Georgia -- for approval to acquire 100 percent of the voting shares of The Patterson Bank, Patterson, Georgia. 2/
- St. Louis Dermott Bancshares, Inc., Dermott, Arkansas -- for approval to acquire 100 percent of the voting shares of First Delta Financial Corporation, Dermott, Arkansas and indirectly acquire First State Bank of Dermott, Dermott, Arkansas. 2/
- Kansas City Canton Bancshares, Inc., Canton, Oklahoma -- for approval to acquire 100 percent of the voting shares of Community State Bank of Canton, Canton, Oklahoma. 2/
- Kansas City Clear Creek County Capital Corporation, Denver, Colorado -- for approval to acquire 100 percent of the voting shares of First State Bank, Idaho Springs, Colorado. 2/
- Kansas City Eudora Bancshares, Inc., Eudora, Kansas -- for approval to acquire at least 80 percent of the voting shares of Kaw Valley State Bank, Eudora, Kansas. 2/
- Dallas Bancshares of Ysleta, Inc., El Paso, Texas -- for approval to acquire 100 percent of the voting shares of Ysleta Bancshares, Inc., El Paso, Texas and indirectly Bank of Ysleta, El Paso, Texas. 2/
- Dallas Granger Bancshares, Inc., Granger, Texas -- for approval to acquire 100 percent of the voting shares of The Granger National Bank, Granger, 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.
- San Francisco Verde Valley Bancorp, Inc., Cottonwood, Arizona -- for approval to acquire 80 percent of the voting shares of The Bank of Verde Valley, Cottonwood, Arizona, 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

San Francisco Western Security Bancorp, Inc., Rocky River, Ohio
-- for approval to acquire 100 percent of the
voting shares of Western Security Bank, Phoenix,
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**

Atlanta PAB Bancshares, Inc., Valdosta, Georgia -- for
approval to acquire 100 percent of the voting
shares of Farmers & Merchants Bancshares, Inc.,
Adel, Georgia. 2/

Kansas City First Wyoming Bancorporation, Cheyenne, Wyoming --
for approval to acquire 100 percent of the voting
shares of First Wyoming Bank - Saratoga, Saratoga,
Wyoming. 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**

Boston First Vermont Financial Corporation, Brattleboro,
Vermont -- for approval to merge with BankNorth
Group, Inc., St. Albans, Vermont and indirectly
acquire Franklin-Lamoille Bank, St. Albans,
Vermont. 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 Midlantic Banks Inc., Edison, New Jersey -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Midlantic Brokerage Services, Inc., Edison, New Jersey. (10/9/85)
- Cleveland Pennbancorp, Titusville, Pennsylvania -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Pennbancorp Brokerage Services Company, Erie, Pennsylvania (10/10/85)
- Cleveland PNC Financial Corp., Pittsburgh, Pennsylvania -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, PNB Brokerage Services, Inc., Pittsburgh, Pennsylvania. (10/10/85)
- Richmond First Maryland Bancorp, Baltimore, Maryland -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through its subsidiary, First Maryland Life Insurance Company, Phoenix, Arizona. The activities will be conducted in the States of Florida and Pennsylvania. (10/11/85)
- Richmond Sovran Financial Corporation, Norfolk, Virginia -- to expand the activities of its subsidiary, Sovran Investment Corporation, Richmond, Virginia to include options trading, acting as agent in the purchase and sale of precious metals, and discount brokerage activities.
- Atlanta The Chattahoochee Financial Corporation, Marietta, Georgia -- 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, The Chattahoochee Business Group, Inc., Marietta, Georgia. The activities would be conducted nationwide. (10/11/85)

APPLICATIONS RECEIVED - Continued

- Chicago NBD Bancorp, Inc., Detroit, Michigan -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, NBD Securities, Inc., Detroit, Michigan. It will also engage in the sale at retail of tax-exempt securities and money market instruments. The geographic area to be served will be throughout the United States. (10/9/85)
- St. Louis Commonwealth Bancshares, Inc., Shelbyville, Kentucky -- to engage de novo (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through its subsidiary, Bancpro Information Services, Inc., Shelbyville, Kentucky. (10/2/85)
- Kansas City Osborne Investments, Inc., Osborne, Kansas -- for approval to engage de novo in insurance agency activities in a town of less than 5,000 persons.
- Dallas RepublicBank Corporation, Dallas, Texas -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, RepublicBank Securities Company, Dallas, Texas (10/9/85)
- San Francisco Wells Fargo & Company, San Francisco, California -- to engage de novo in the issuance and sale of variably denominated payment instruments, including official checks with unlimited face value.

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REPORTS RECEIVED

None.

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APPLICATIONS RECEIVED - Continued

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PETITIONS FOR RULEMAKING

None.