

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

H.2, 1985 No. 48

**Actions of the Board
Applications and Reports Received
During the Week Ending November 30, 1985**

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Boston	Amoskeag Savings Bank, Manchester, New Hampshire, proposed merger with Amoskeag National Bank and Trust Co. -- report to the Comptroller of the Currency on competitive factors. ^{1/}
Boston	The First National Bank of Boston, Boston, Massachusetts, proposed merger with Bank of Boston-Norfolk, Wellesley, Massachusetts -- report to the Comptroller of the Currency on competitive factors. ^{1/}
New York	Citibank Overseas Investment Corporation, Wilmington, Delaware -- extension of time to September 19, 1986, within which to make an investment in Citibank Canada Mortgage Corporation, Toronto, Canada. ^{1/}
New York	Banco de Santander International, Miami, Florida -- extension of time to July 29, 1986, within which to dispose of shares of Compania Refanestadora de la Sabena. ^{1/}
Cleveland	Ameritrust Corporation, Cleveland, Ohio -- extension of time on behalf of AT Investment Services Corp., a subsidiary, to begin operations. ^{1/}
Richmond	Big Coal River Bancorp, Inc., Whitesville, West Virginia -- extension of time to February 27, 1986, within which to become a bank holding company through the acquisition of Whitesville State Bank, Inc. ^{1/}
Atlanta	Commerce Union Bank Eastern, Oak Ridge, Tennessee --

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

ACTIONS OF THE BOARD - Continued

investment in bank premises.^{1/}

- Atlanta Florida Commerce Bank, Clearwater, Florida, proposed merger with Florida Bank of Commerce -- report to the Federal Deposit Insurance Corporation on competitive factors.^{1/}
- Chicago M&I Marshall & Isley Bank, Milwaukee, Wisconsin -- extension of time to December 15, 1985, within which to merge with Heritage Bank, Wauwatosa, Wisconsin.^{1/}
- Chicago FIRSTBANK CORP., Alma, Michigan -- extension of time to February 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 Bank of Alma.^{1/}
- Chicago PSB RANCSHARES, LTD., Postville, Iowa -- extension of time to February 1, 1986, within which to become a bank holding company through the acquisition of 54.4 percent or more of the voting shares of Postville State Bank.^{1/}
- Chicago FCN Banc Corp., Brookville, Indiana -- extension of time to February 13, 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 The Franklin County National Bank of Brookville.^{1/}
- Chicago The First Interim National Bank of Cloverdale, Cloverdale, Indiana, proposed merger with The First National Bank of Cloverdale, under the charter of The First Interim National Bank of Cloverdale and title of The First National Bank of Cloverdale report to the Comptroller of the Currency on competitive factors. ^{1/}
- Chicago Peoples Bank of Port Huron, Port Huron, Michigan, proposed merger with NBD Port Huron Bank, N.A., under the charter of NBD Port Huron Bank, N.A., and title of Peoples Bank of Port Huron, N.A. -- report to the Comptroller of the Currency on competitive factors.^{1/}
- Chicago DMB Corporation, Inc., DeForest, Wisconsin, -- extension of time to December 22, 1985, within

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

ACTIONS OF THE BOARD - Continued

which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to DeForest-Morrisville Bank.^{1/}

- Chicago First American Bank Corporation, Elk Grove Village, Illinois -- extension of time to December 31, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to Community Bank & Trust, Hanover Park, Illinois.^{1/}
- Chicago Citizens Commercial & Savings Bank, Flint, Michigan -- extension of time to February 3, 1986, within which to establish a branch in the vicinity of G-3250 South Linden Road.^{1/}
- St. Louis Commerce Union Bank, Union City, Tennessee -- investment in bank premises.^{1/}
- St. Louis Salem Bancorp, Inc., Salem, Indiana -- extension of time to December 31, 1985, within which to become a bank holding company through the acquisition of the State Bank of Salem.^{1/}
- Kansas City Bank of Neosho, Neosho, Missouri -- redemption of shares.^{1/}
- Dallas Western Savings Association, Gatesville, Texas -- deregistration statement.^{1/}

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¹Application 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 United Counties Trust Company, Elizabeth, New Jersey, to establish a branch at Four Lincoln Place, Madison, New Jersey. 1/ 11/26/85
- Richmond United Virginia Bank, Richmond, Virginia, to establish a branch at 3610-H King Street, Alexandria, Virginia. 1/ 11/29/85
- Richmond Central Fidelity Bank, Richmond, Virginia, to establish a branch at 600 Thimble Shoals Boulevard, Newport News, Virginia. 1/ 11/29/85
- Atlanta Bank of The Islands, Sanibel, Florida, to establish a branch at Unit 110, Chadwick Square, Captiva, Florida. 1/ 11/29/85
- Atlanta First American Bank of Orange County, Maitland, Florida, to establish a branch at 105 West Colonial Drive, Orlando, Florida. 1/ 11/29/85

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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 Brighton Bancshares Corporation, Brighton, Tennessee. 1/ 11/27/85
- Minneapolis Oliver Bancorporation, Inc., Center, North Dakota 1/ 11/26/85

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

Approved

- Dallas First American Bank and Trust of Friendswood, Friendswood, Texas. 1/ 11/29/85

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

ACTIONS OF THE BOARD - Continued

Dallas Commerce Bank of Plano, Plano, Texas. 1/ 11/29/85

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

Approved

Atlanta Georgia State Bank, Martinez, Georgia -- to merge
with Georgia Railroad Bank & Trust Company,
Augusta, Georgia. 1/ 11/27/85

Atlanta Washington Loan and Banking Company, Washington,
Georgia -- to merge with Georgia Railroad Bank &
Trust Company, Augusta, Georgia. 1/ 11/27/85

Atlanta Gwinnett Bank & Trust Company, Norcross, Georgia --
to merge with First Georgia Bank, Atlanta,
Georgia. 1/ 11/27/85

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

ACTIONS OF THE BOARD - Continued

Applications and Notifications for International Investments and Other Actions 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 The Industrial Bank of Japan, Limited, Tokyo, Japan:
-- grants consent to acquire indirectly the voting shares of J. Henry Schroder International Bank, New York, New York. 11/29/85

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

Returned

Dallas Western Bancshares of Clovis, Inc., Clovis, New Mexico -- for approval to acquire at least 80 percent of the voting shares of Western Bank of Clovis, Clovis, New Mexico. 12/4/85

Approved

Richmond Colson, Inc., Wilmington, Delaware -- for approval to acquire 72.5 percent of the voting shares of Washington Bancorporation, Washington, D.C., and indirectly The National Bank of Washington, Washington, D.C. 11/29/85

Richmond First Center Bancshares, Inc., Mount Hope, West Virginia -- for approval to acquire 100 percent of the voting shares of H & R Bancshares, Inc., Danville, West Virginia, and indirectly Bank of Danville, Danville, West Virginia. 11/29/85

Richmond Washington National Holdings N.V., Curacao, Netherlands Antilles -- for approval to acquire 37.5 percent of the voting shares of Colson, Inc., Wilmington, Delaware, and indirectly The National Bank of Washington, Washington, D.C. 11/29/85

ACTIONS OF THE BOARD - Continued

- 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. 1/
11/26/85
- Atlanta Cullman Bancshares, Inc., Cullman, Alabama -- for
approval to acquire 100 percent of the voting
shares of Peoples Bank of Cullman County, Cullman,
Alabama. 1/ 11/26/85
- Atlanta Cahaba Bancorp, Trussville, Alabama -- for approval
to acquire 100 percent of the voting shares of
Cahaba Bank & Trust, Trussville, Alabama. 1/
11/26/85
- Atlanta Newton County Bancorporation, Inc., Newton, Missis-
sippi -- for approval to acquire at least 80
percent of the voting shares of Newton County
Bank, Newton, Mississippi. 1/ 11/29/85
- Atlanta Newton County Bancorporation, Inc.'s. Employee Stock
Ownership Plan, Newton, Mississippi -- for
approval to acquire 42.22 percent of the
voting shares of Newton County Bancorporation,
Inc., Newton, Mississippi, and indirectly
Newton County Bank, Newton, Mississippi. 1/
11/29/85
- Chicago First Midwest Financial Corporation, Hanover Park,
Illinois -- for approval to acquire 100 percent of
the voting shares of First State Bank & Trust Com-
pany of Hanover Park, Hanover Park, Illinois. 1/
11/26/85
- Chicago Foresight Financial Group, Inc., Freeport, Illinois
-- for approval to acquire 50.1 percent of the
voting shares of German-American State Bank,
German Valley, Illinois, and State Bank of Davis,
Davis, Illinois. 1/ 11/29/85
- Kansas City Eudora Bancshares, Inc., Eudora, Kansas -- for
approval to acquire 93.93 percent of the voting
shares of Kaw Valley State Bank, Eudora,
Kansas. 1/ 11/29/85
- Dallas Cattlemen's Bancshares, Inc., Gordon, Texas -- for
approval to acquire 86.3 percent of the voting

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

ACTIONS OF THE BOARD - Continued

- shares of Gordon Financial Corporation, Gordon, Texas, and indirectly The First National Bank of Gordon, Gordon, Texas. 1/ 11/29/85
- Dallas Fannin Bancorp, Inc., Windom, Texas -- for approval to acquire 80 percent of the voting shares of Fannin Bank, Windom, Texas. 1/ 11/27/85
- Dallas Independence Bancshares, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of New Waverly State Bank, New Waverly, Texas. 1/ 11/25/85
- San Francisco First Interstate Hawaii, Inc., Honolulu, Hawaii -- for approval to acquire 100 percent (except for director's qualifying shares) of the voting shares of First Interstate Bank of Hawaii, Honolulu, Hawaii. 11/27/85
- San Francisco Midland America Corporation, San Francisco, California -- for approval to acquire 100 percent of the voting shares of Crocker National Corporation and indirectly Crocker National Bank, both located in San Francisco, California. 1/ 11/29/85

Denied

- Chicago Croesus Partners I, Inc., Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of LaGrange Bank and Trust Company, LaGrange, Illinois, and 98 percent of First Burlington Bank of Willowbrook, Willowbrook, Illinois. 11/27/85

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

- St. Louis Ozark Bankshares, Inc., Ozark, Arkansas -- for approval to acquire at least 80 percent of the voting shares of Newco Corporation, Jasper, Arkansas, and indirectly Newton County Bank, Jasper, Arkansas, and Bankstock Two, Inc.,

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

ACTIONS OF THE BOARD - Continued

Dardanelle, Arkansas and indirectly Arkansas Valley Bank, Dardanelle, Arkansas. 11/22/85

Approved

- New York Commercial Bancshares, Inc., Jersey City, New Jersey -- for approval to acquire 100 percent of the voting shares of First Bank of Colonia, Colonia, New Jersey. 11/27/85
- 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 & Trust Company, New York, New York. 11/29/85
- Richmond Bank of Virginia Company, Richmond, Virginia -- for approval to acquire 100 percent of the voting shares of Union Trust Bancorp, Baltimore, Maryland, and indirectly Union Trust Company of Maryland, Baltimore, Maryland. 11/27/85
- Richmond NCNB Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of the successor by merger to Bankers Trust of South Carolina, Columbia, South Carolina. 11/27/85
- Richmond NCNB Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of the successor by merger to Pan American Banks Inc., Miami, Florida, and indirectly Pan American Bank, N.A., Miami; Pan American Bank of Miami, N.A., Miami; Pan American Bank of Dade County, N.A., Hialeah; Pan American Bank of Miami Shores, N.A., Miami Shores; Pan American Bank of Jacksonville, Jacksonville; Pan American Bank of Orlando, N.A., Orlando; and Pan American Bank of Tampa, N.A., and to acquire 14.39 percent of Eastern National Bank, Hialeah, all located in Florida. 11/27/85
- Richmond NCNB Corporation, Charlotte, North Carolina -- for approval to acquire up to 100 percent of the voting shares of the successor by merger to Southern National Bankshares, Inc., Atlanta, Georgia, and indirectly acquire Southern National Bank, Atlanta, Georgia. 11/27/85

ACTIONS OF THE BOARD - Continued

- Richmond United Virginia Bankshares Incorporated, Richmond, Virginia -- for approval to acquire 100 percent of the voting shares of NS&T Bankshares, Incorporated, Washington, D.C., and indirectly NS&T Bank, National Association, Washington, D.C. 11/27/85
- Atlanta 7L Corporation, Tampa, Florida -- for approval to acquire an additional one 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. 1/ 11/29/85
- Chicago First Colonial Bankshares Corporation, Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of All American Bank of Chicago, Chicago, Illinois, and Northwest Commerce Bank, Rosemont, Illinois. 1/ 11/29/85
- Chicago Summcorp, Fort Wayne, Indiana -- for approval to acquire 15.5 percent of the voting shares of Decatur Financial, Inc., Decatur, Indiana, and indirectly Decatur Bank & Trust Co., Decatur, Indiana. 1/ 11/27/85
- Kansas City CNB Financial Corporation, Kansas City, Kansas -- for approval to acquire 100 percent of the voting common shares of United Kansas Bancshares, Inc., Atchison, Kansas, and indirectly, The City National Bank of Atchison, Atchison, Kansas. 1/ 11/27/85
- Kansas City Osborne Investments, Inc., Osborne, Kansas -- for approval to acquire 100 percent of the voting shares of Gaylord Investments, Inc., Gaylord, Kansas, and indirectly Farmers National Bank of Gaylord, Gaylord, Kansas. 1/ 11/27/85

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

ACTIONS OF THE BOARD - Continued

Dallas First American Bancshares, Inc., Baytown, Texas -- for approval to acquire 100 percent of the voting shares of First American Bank and Trust of Friendswood, Friendswood, Texas, a proposed new bank. 1/ 11/29/85

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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. 11/29/85

Cleveland Fifth Third Bancorp, Cincinnati, Ohio -- for approval to merge with American Bancorp, Inc., and indirectly acquire American National Bank, Newport, Kentucky. 11/25/85

Kansas City Merchants Bancorporation, Topeka, Kansas -- for approval to merge with Crown Bancshares, Inc., Kansas City, Missouri, and indirectly acquire The First National Bank of Lawrence, Lawrence, Kansas. 11/26/85

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

Chicago Banks of Iowa, Inc., Des Moines, Iowa -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company). (11/27/85)

Approved

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

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

ACTIONS OF THE BOARD - Continued

- Corporation, New York, New York. 11/29/85
- Richmond Bank of Virginia Company, Richmond, Virginia -- for approval to acquire Landmark Financial Services, Inc., Silver Spring, Maryland. 11/27/85
- Richmond Colson, Inc., Wilmington, Delaware -- for approval to acquire Washington Mortgage Group, Inc., Vienna, Virginia. 11/29/85
- Richmond United Virginia Bankshares Incorporated, Richmond, Virginia -- for approval to retain 100 percent of the voting shares of Franklin Mortgage Corporation, Fairfax, Virginia, and 9.5 percent of Internet, Inc., Reston, Virginia. 11/27/85
- Richmond Washington National Holdings N.V., Curacao, Netherlands Antilles -- for approval to acquire Washington Mortgage Group, Inc., Vienna, Virginia, thereby engaging in making, acquiring, selling and servicing residential mortgage loans; principally single and multi-family mortgages. 11/29/85
- Kansas City Osborne Investments, Inc., Osborne, Kansas -- for approval to acquire the insurance assets of Gaylord Investments, Inc., Gaylord, Kansas, in the sale of life, accident and health insurance directly related to extensions of credit and to engage in general insurance. 1/ 11/27/85
- San Francisco Midland America Corporation, -- San Francisco to acquire Crocker Mortgage Company, Inc., San Diego, California; Crocker Trust Company of California, Hawthorne, California; Crocker Financial Corporation, Limited, Honolulu, Hawaii; Crocker Life Insurance Company, San Francisco, California; Crocker Investment Management Corp., San Francisco, California; CNC Insurance Agency, Inc., San Francisco, California; Crocker Holdings, Inc., Memphis, Tennessee; Crocker Pacific-Trade Corporation, San Francisco, California. 1/ 11/29/85
- San Francisco The Sanwa Bank, Limited, Osaka, Japan, for approval to acquire through Sanwa Business Credit Corporation, Chicago, Illinois, installment sales contracts and finance leases from two subsidiaries

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

ACTIONS OF THE BOARD - Continued

of Commercial Credit Company, Baltimore Maryland,
Commercial Credit Equipment Corporation and CCEC,
Inc., all located in Baltimore, Maryland. 1/
11/26/85

San Francisco Security Pacific Corporation, Los Angeles,
California, for approval to engage de novo in
data processing activities through XCEL Business
Systems, Inc., Mill Valley, California, which
will be a joint venture of the following entities;
General Automation, Bankline, Inc., and Mr. Alan
Horton-Bentley. 11/25/85

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

ACTIONS OF THE BOARD - Continued

Permitted

- New York Irving Bank Corporation, New York, New York -- 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; a sales finance company; a credit card company; and a commercial finance company; engaging in full pay-out personal and real property leasing) through its subsidiary, Irving Financial Centers, Inc., New York, New York. These activities will be conducted in Morristown, New Jersey; Nashua, New Hampshire; and Burlington, Vermont. 3/ (11/28/85)
- New York Swiss Bank Corporation, Basle, Switzerland -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company) through its subsidiary Basle Asset Holding Corp., New York, New York. 3/ (11/30/85)

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

ACTIONS OF THE BOARD - Continued

Philadelphia CoreStates Financial Corp., Philadelphia, Pennsylvania -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through the acquisition of CoreStates Securities Corp., Philadelphia, Pennsylvania, the activities will be conducted nationwide. 3/ (11/30/85)

Permitted

Philadelphia Peoples National Bancorp, Inc., State College, Pennsylvania, to engage de novo (underwriting credit life and disability insurance on consumer loans) through the acquisition of Central Pennsylvania Life Insurance Company. The activity will be conducted from the office of The Peoples National Bank of Central Pennsylvania located in Centre County of Central Pennsylvania. (11/29/85) 3/

St. Louis Canton Bancshares, Inc., Hannibal, Missouri -- 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). (11/27/85) 3/

Dallas PSB Financial Corporation, Many, Louisiana -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through a proposed new subsidiary, PSB Financial Corporation, Many, Louisiana (11/29/85) 3/

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

ACTIONS OF THE BOARD - Continued

Redemption of Shares

Atlanta	First Bankshares, Inc., Marianna, Florida. 1/ (11/27/85)
Chicago	Delaware Service Co., Inc., Manchester, Iowa. 1/ (11/29/85)

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

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

Atlanta Sun Interim Bank, Tampa, Florida, to merge with Sun Bank of Tampa Bay, Tampa Bay, Florida, and Sun Bank/Suncoast, N.A., St. Petersburg, Florida. 2/

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

Cleveland Commerce Exchange Bank, Beachwood, Ohio. 2/

Atlanta Sun Interim Bank, Tampa, Florida. 2/

Dallas First American Bank and Trust of Friendswood, Texas. 2/

San Francisco The Sun City Bank, Sun City, Arizona. 2/

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**To Establish a U.S. Branch of an Edge Act Corporation
Pursuant to Section 25(a) of the Federal Reserve Act**

Boston Bank of Boston International South, Miami, Florida
-- prior notification of its intent to open a
branch in Los Angeles, California.

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**Applications and Notifications for International
Investments and Other Actions 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 Citicorp, New York, New York, requests specific consent to continue to hold, indirectly, 100 percent of the shares of Citicorp Futures Limited, Singapore ("Futures") after Futures acts as a futures commission merchant with respect to the Nikkei Stock Average Contract, a Japanese stock index

²Application 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

futures contract, which is expected to be available shortly on the Singapore International Monetary Exchange.

New York Manufactures Hanover International Finance Corporation, New York, New York -- requests consent to make additional investment in Manufacturers Hanover Bank (Guernsey) Ltd., Guernsey, Channel Islands.

Chicago First Chicago International Finance Corporation, Chicago, Illinois -- prior notification of its intent to make an additional investment in P.T. Salindo Perdana Leasing Indonesia, Jakarta, Indonesia.

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

Boston Bank of New England Corporation, Boston, Massachusetts -- for approval to acquire 100 percent of the voting shares of Old Colony Bank, a federal savings bank, Providence, Rhode Island, a proposed bank. 2/

Philadelphia Guaranty Bancshares Corporation, Shamokin, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Community National Bank, Shamokin, Pennsylvania. 2/

Cleveland Commerce Exchange Corporation, Beachwood, Ohio, -- for approval to acquire 100 percent of the voting shares of Commerce Exchange Bank, Beachwood, Ohio, a proposed new bank. 2/

Cleveland National Bancshares Corporation, Orrville, Ohio -- for approval to acquire 100 percent of the voting shares of First National Bank, Orrville, Ohio. 2/

Atlanta First American Kentucky Bancorp, Inc., Ashland, Kentucky -- for approval to acquire 100 percent of the voting shares of First Ashland Corporation, Ashland, Kentucky and indirectly acquire First Bank and Trust Company of Ashland, Ashland,

²Application 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

Kentucky. 2/

- Atlanta Granvalor Holdings S.A., Panama City, Panama -- for approval to acquire 64.8 percent of the voting shares of International Bancorp of Miami N.V., Curacao, Netherlands Antilles.
- Atlanta International Bancorp of Miami, Inc., Miami, Kentucky -- for approval to acquire 99.8 percent of the voting shares of The International Bank of Miami, N.A., Miami, Florida. 2/
- Atlanta International Bancorp of Miami N.V., Curacao, Netherlands, Antilles -- for approval to acquire 100 percent of the voting shares of International Bancorp of Miami, Inc., Miami, Florida. 2/
- Atlanta Mobile National Corporation, Mobile, Alabama -- for approval to acquire 100 percent of the voting shares of The Bank of Mobile, N.A., Mobile, Alabama, a proposed new bank. 2/
- Chicago F&M Bankshares of Reedsburg, Inc., Reedsburg, Wisconsin -- for approval to acquire 80 percent or more of the voting shares of Farmers and Merchants Bank, Reedsburg, Wisconsin.
- Chicago Valley Holding Company, Aurora, Illinois -- for approval to acquire 100 percent of the voting shares of Valley National Bank of Aurora, Aurora, Illinois. 2/
- Kansas City Lone Wolfe Bancshares, Inc., Lone Wolf, Oklahoma -- for approval to acquire at least 80 percent of the voting shares of First State Bank, Lone Wolfe, Oklahoma. 2/
- Dallas First White Oak Bancshares, Inc., White Oak, Texas -- for approval to acquire at least 80 percent of the voting shares of White Oak State Bank, White Oak, Texas.
- Dallas Lamar Bancorporation, Inc., Paris, Texas -- for approval to acquire 80 percent of the voting shares of Lamar National Bank, Paris, Texas. 2/
- San Francisco Crown National Bancorp., San Jose, California -- for approval to acquire 100 percent of the voting shares of Crown National Bank, San Jose,

²Application 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

California, a proposed new bank. 2/

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

Boston	Bank of New England Corporation, Boston, Massachusetts -- for prior approval to acquire 100 percent of the voting shares of Old Colony Bank, a federal savings bank, Providence, Rhode Island. 2/
Cleveland	Kentucky Bancorporation, Inc., Covington, Kentucky -- for approval to acquire 100 percent of the voting shares of Kentucky State Bank, Carrollton, Kentucky. 2/
Atlanta	First American Corporation, Nashville, Tennessee -- through First American Kentucky Bancorp., Inc., Ashland, Kentucky, to acquire indirectly 100 percent of the voting shares of First Ashland Corporation, Ashland, Kentucky, and indirectly First Bank and Trust Company of Ashland, Ashland, Kentucky. 2/
Chicago	Princeton National Bancorp., Inc., Princeton, Illinois -- for approval to acquire 100 percent of the voting shares of Genoa State Bank, Genoa, Illinois. 2/
Chicago	Standard Bancshares, Inc., Evergreen Park, Illinois -- for approval to acquire 100 percent of the voting shares of Hickory Bancorp., Inc., Hickory Hills, Illinois, and indirectly acquire Bank of Hickory Hills, Hickory Hills, Illinois. 2/
Chicago	Valley Bancorporation, Appleton, Wisconsin -- for approval to acquire 100 percent of the voting shares of Spring Green Bankshares, Inc., Spring Green, Wisconsin, and indirectly acquire Bank of Spring Green, Spring Green, Wisconsin. 2/
Kansas City	United Banks of Colorado, Inc., Denver, Colorado -- for approval to acquire 100 percent of the voting shares of United Bank of Aurora-City Center, Aurora, Colorado, a proposed new bank. 2/

²Application 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

Dallas Texas Commerce Bancshares, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of Texas Commerce Bank, Newark, Delaware, 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

Kansas City American Bancorporation, Inc., Sapulpa, Oklahoma -- for approval to merge with Beggs Bancshares, Inc., Beggs, Oklahoma, and indirectly acquire The Bank of Beggs, Peggs, Oklahoma. 2/

Kansas City CBN Bancshares, Inc., Murdock, Kansas, (formerly Murdock Bancshares, Inc.) -- for approval to merge with Mayfield Bancshares, Inc., Mayfield, Kansas, and indirectly Mayfield State Bank, Mayfield, Kansas, and to acquire 80.3 percent of the voting shares of Farmers State Bank, Offerle, Kansas. 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 BayBanks, Inc., Boston, Massachusetts -- to engage de novo (providing portfolio investment advice to any person) through its subsidiary BayBanks Investment Management, Inc., Boston, Massachusetts. This activity would be conducted on a nationwide basis. (11/22/85).

New York Bergen Bank A/S, Bergen, Norway -- for approval to acquire at least 20 percent of the newly-issued shares of Skandinaviska Enskilda Banken Corporation, New York, New York, and thereby to engage in certain nonbanking activities.

New York Norstar Bancorp, Inc., Albany, New York -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through the acquisition of Intercounty Mortgage Corp., Hempstead, New York. (11/26/85)

Cleveland Society Corporation, Cleveland, Ohio, to engage de

²Application 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

novo (discount securities brokerage activities including certain securities credit and incidental activities) through a proposed new subsidiary Society Investor Services Corporation, Cleveland, Ohio. (11/29/85)

- Atlanta Brantley Bancorp, Inc., Brantley, Alabama -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company; selling credit life, disability, and involuntary unemployment insurance). The geographic area to be served will be throughout the United States. (11/21/85)
- Atlanta Franklin First National Corporation, Decherd, Tennessee -- to engage de novo (making, acquiring and/or servicing loan for itself or for others of the type made by a mortgage company; selling credit life, disability, or involuntary unemployment insurance) through a proposed new subsidiary, Franklin First National Mortgage Company, Decherd, Tennessee. The geographic area to be served is Southern Middle Tennessee and Northern Alabama. (11/25/85).
- Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary SunTrust Brokerage Services, Inc., Atlanta, Georgia. Company will initially have business offices in Orlando, Florida and Atlanta, Georgia, but seeks approval to conduct this activity throughout the United States. (11/27/85)
- Atlanta Third National Corporation, Nashville, Tennessee, 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, Third Data Corporation, Nashville, Tennessee. (11/22/85)
- Chicago First United Financial Services, Inc., Arlington Heights, Illinois -- to engage de novo (engaging in the activities of a trust company of a fiduciary, agency or custodial nature) through the acquisition of First United Trust Company, Oak Park, Illinois. (11/27/85)

APPLICATIONS RECEIVED - continued

- Chicago The Marine Corporation, Milwaukee, Wisconsin -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Marine Investment Services Corporation, Milwaukee, Wisconsin. The geographic area to be served will be the States of Wisconsin, Minnesota, Illinois, Iowa, Indiana and Michigan. (11/25/85)
- St. Louis McKenzie Holding Company, McKenzie, Tennessee -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company) (11/27/85).
- St. Louis Smith Associated Banking Corporation, Little Rock, Arkansas -- to engage de novo (selling credit life, disability, or involuntary unemployment insurance). (11/29/85)
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota -- for approval to acquire 100 percent of W. W. Wallwork, Inc., Fargo, North Dakota, Wallwork Lease and Rental Company, Inc., Fargo, North Dakota, TEC Leasing, Inc., Casper, Wyoming, and Northwest Leasing Corporation, Fargo, North Dakota.
- Minneapolis Walker Ban Co., Walker, Minnesota -- to engage de novo through its subsidiary, C.J. Elsenpeter Agency, Inc., Walker, Minnesota, in general insurance agency activities in a place with a population not exceeding 5,000.
- Kansas City American Interstate Bancorporation, Omaha, Nebraska -- for approval to acquire First Interstate Insurance Company, Elkhorn, Nebraska, and thereby engage in general insurance agency activities in a place with a population not exceeding 5,000.
- Kansas City Firstier, Inc., Lincoln, Nebraska -- to engage de novo (providing to others financially related data processing and data transmission services, facilities and data bases; or access to them) through Firstier Data Services, Inc., Omaha, Nebraska (11/25/85).
- Kansas City Nebraska National Corporation, Omaha, Nebraska -- to engage de novo (making, acquiring and/or servic-

APPLICATIONS RECEIVED - continued

- ing loans for itself or for others of the type made by a mortgage company; engaging in full pay-out personal and real property leasing; providing management consulting services to depository institutions). These activities will be conducted in the greater Omaha metropolitan area. (11/29/85)
- Kansas City Utica Agency, Inc., Utica, Kansas -- to engage de novo (engaging in insurance agency activities in a town of less than 5,000 persons). (11/26/85)
- Dallas Texas American Bancshares, Inc., Fort Worth, 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 the acquisition of Texas American Services, Inc., Fort Worth, Texas. (11/26/85)
- San Francisco First Independent Investments Group, Inc., Vancouver, Washington -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; and a commercial finance company) (11/24/85)
- San Francisco The Mitsubishi Bank, Limited, Tokyo, Japan, and Bancal Tri-State Corporation, San Francisco, California -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through Bancal Investment Services, Inc., San Francisco, California. (11/27/85)

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Reports Received

None.

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Petitions for Rulemaking

None.