

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

H.2, 1986 No. 6

**APPLICABLE
RESERVE BANK**

ACTIONS OF THE BOARD

Federal Reserve Board announced the appointment of five new members to its Thrift Institutions Advisory Council and designated Richard H. Deihl as President and Michael R. Wise as Vice President of the Council for 1986.

Appointment of William A Ryback as Deputy Associate Director and Michael G. Martinson as Assistant Director of the Division of Banking Supervision and Regulation.

Federal Reserve Board named twelve new members to its Consumer Advisory Council and designated Margaret M. Murphy as Chairman and Lawrence S. Okinaga as Vice Chairman of the Council for 1986.

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| Richmond | Maryland National Corporation, Baltimore, Maryland -- extension of time to May 4, 1986, within which to acquire Maryland National Bank/D.C., Washington, D. C., a <u>de novo</u> nonbank bank. 1/ |
| Richmond | First Virginia Bank -- Colonial, Richmond, Virginia -- extension of time to June 30, 1986, within which to establish a branch at the Stoney Point Shopping Center, Huguenot Road and Stoney Point Road. 1/ |
| Richmond | Farmers and Merchants Bank of Summerville, Summerville, West Virginia -- investment in bank premises. 1/ |
| Richmond | Richmond Production Credit Association, Mechanicsville, Virginia, deregistration statement. 1/ |
| Richmond | Shawsville Interim Bank, Inc., Shawsville, |

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

ACTIONS OF THE BOARD - Continued

- Virginia -- extension of time to May 12, 1986, within which to merge with Bank of Shawsville, 1/
- Richmond First Maryland Bancorp, Baltimore, Maryland, and Allied Irish Banks, Limited, Dublin, Ireland -- extension of time to May 10, 1986, within which to engage de novo (insurance on consumer loans) in Pennsylvania. 1/
- Atlanta St. Bernard Bank and Trust Company, Arabi, Louisiana -- extension of time to September 4, 1986, within which to open a branch at Reggio, Louisiana. 1/
- Atlanta B.P.C. Corporation, Cookeville, Tennessee -- extension of time to May 9, 1986, within which to acquire Cumberland County Bank, Crossville, Tennessee. 1/
- Chicago Citizens Bank & Trust company, Park Ridge, Illinois -- investment in bank premises. 1/
- Chicago Marine Bank of Springfield, Springfield, Illinois -- investment in bank premises. 1/
- Chicago Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois, proposed assumption of responsibility for repayment of certain deposits made in Continental Illinois Bank Limited, Cayman Island, British West Indies report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Gilbertville Savings Bank, Gilbertville, Iowa, proposed merger with The National Bank of Waterloo, Waterloo, Iowa, under the charter and title of The National Bank of Waterloo. 1/
- Chicago Citizens Trust Bancorp, Inc., Ann Arbor, Michigan -- extension of time to May 5, 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 Citizens Trust. 1/
- Chicago First Channahon Bancorp, Inc., Channahon, Illinois -- extension of time to April 25, 1986, within which to become a bank holding

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

ACTIONS OF THE BOARD - Continued

- percent of the voting shares of First Bank of Channahon. 1/
- Chicago Merchants National Corporation, Indianapolis, Indiana -- extension of time to May 9, 1986, within which to acquire 17.5 percent of the voting shares of Hancock Bancshares Corporation, Greenfield, Indiana. 1/
- Chicago Merchants National Corporation, Indianapolis, Indiana -- extension of time to March 10, 1986, within which to acquire 100 percent of the voting shares of The Central National Bank of Greencastle, Greencastle, Indiana. 1/
- St. Louis Magnolia Bancshares, Inc., Hodgenville, Kentucky -- extension of time to March 22, 1986, within which to commence to engage de novo (consumer loans) through Magnolia Mortgage Co., Inc. 1/
- St. Louis Simmons First National Corporation, Pine Bluff, Arkansas -- extension of time to May 1, 1986, within which to engage de novo (loan and real estate activities) through Simmons First Agriculture Corporation. 1/
- St. Louis National Commerce Bancorporation, Memphis, Tennessee -- extension of time to May 13, 1986, within which to acquire and open the Knoxville Bank & Trust, Knoxville, Tennessee. 1/
- Dallas City National Bank of Laredo, Laredo, Texas, proposed merger with First Bank of Commerce, National Association, Laredo, Texas -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas The New Carlsbad Bank, Carlsbad, New Mexico, proposed merger with The Carlsbad National Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New State Bank of Corpus Christi, Corpus Christi, Texas, proposed merger with First National Bank of Corpus Christi -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas New Western State Bank, Corpus Christi, Texas, proposed merger with Western National Bank of Corpus Christi -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Central State Bank, Corpus Christi, Texas, proposed merger with Central National Gulfbank of Corpus Christi -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Southern State Bank, Corpus Christi, Texas, proposed merger with Southern national Bank of Corpus Christi -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas New Harrisburg Bank, Houston, Texas, proposed merger with Harrisburg Bank, Houston, Texas -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas The First National Bank of Quitman, Quitman, Texas, proposed merger with New First National Bank of Quitman -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas RepublicBank First National Midland, Midland, Texas, proposed merger with RepublicBank Midland, National Association -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas RepublicBank Corporation, Dallas, Texas -- extension of time to November 8, 1986, within which to acquire RepublicBank Securities Company. 1/
- Dallas Gulfbanks, Inc., Corpus Christi, Texas -- extentions of time to April 1, 1986, within which to acquire Central National Gulfbank of Corpus Christi, Southern National Bank of Corpus Christi, and Western National Bank of Corpus Christi.1/
- San Francisco South Sound National Bank, Lacey, Washington, proposed merger with Rainier National Bank Seattle, Washington, under the charter and title of the latter -- report to the

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

ACTIONS OF THE BOARD - Continued

Comptroller of the Currency on competitive factors. 1/

- San Francisco Bank of America National Trust and Savings Association, San Francisco, California -- extension of time to January 31, 1987, within which to divest shares of a company. 1/
- San Francisco U.S. Bancorp, Portland, Oregon -- extension of time to May 15, 1986, within which to engage in securities brokerage activities. 1/
- San Francisco Nevada First Development Corporation, Reno, Nevada -- extension of time within which to divest certain properties. 1/

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

Approved

- Cleveland The Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at West Park Retirement Community, 2950 West Park Drive, Cincinnati, Ohio. 1/ (2/3/86)
- Cleveland Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1143 Rombach Avenue, Wilmington, Ohio. 1/ (2/5/86)
- Atlanta Central Bank of The South, Birmingham, Alabama -- to establish a branch at 5901 University Drive West, Huntsville, Alabama, to be known as The Madison Square Mall Office. 1/ (2/7/86)

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

Withdrawn

- St. Louis Bank of Lincoln County, Elsberry, Missouri. (2/3/86)

Approved

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

ACTIONS OF THE BOARD - Continued

Atlanta Indian Rocks State Bank, Largo, Florida. 1/
(2/3/86)

Dallas First American Bank, San Antonio, Texas, a
proposed new bank. 1/ (2/3/86)

Dallas Hutto State Bank, Hutto, Texas, a proposed
new bank. 1/ (2/6/86)

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

Minneapolis First Dakota Bancorporation, Inc., West
Fargo, North Dakota 1/ (2/4/86)

Kansas City Community Bancorp, Inc., Thornton, Colorado.
1/ (2/3/86)

Kansas City Membancshares, Inc., Oklahoma City, Oklahoma.
1/ (2/4/86)

San Francisco Harold and Shirley Campbell, FDS, Inc.
Pension Plan, and FDS, Inc., to increase
their ownership from 9.7 percent of 24.5
percent of National Bankshares of La Jolla,
La Jolla, California. 1/ (2/5/86)

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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****Approved**

New York Citibank Overseas Investment Corporation,
Wilmington, Delaware -- grants consent to
acquire, indirectly, 100 percent of the
shares of Citicorp Futures Australia Limited
("Futures"), Sydney, Australia, which will
engage in certain futures commission merchant
activities on the Sydney Futures Exchange
("SFE"), Sydney, Australia. (2/3/86)

1/ 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) (1) of the Bank Holding Company Act of 1956**

Returned

Dallas Texas Community Bancshares, Inc., Dallas,
Texas -- for approval to acquire 100 percent
of the voting shares of Banc Texas Sulphur
Springs, N.A., Sulphur Spring, Texas.
(2/4/86)

Approved

Cleveland Fifth Third Kentucky Bancorp, Inc., Florence,
Kentucky -- for approval to acquire 100
percent of the voting shares of First
Kentucky Bancshares, Inc., Florence,
Kentucky, and indirectly Boone State Bank &
Trust Co., Florence, Kentucky. 1/ (2/4/86)

Atlanta Citizens and Southern Acquisition
Corporation, Atlanta, Georgia -- for approval
to acquire 100 percent of the voting shares
of the successor by merger to The Citizens
and Southern Corporation, Columbia, South
Carolina, and indirectly Citizens and
Southern National Bank of South Carolina,
Columbia, South Carolina. (2/4/86)

Atlanta First American Bancorp, Athens, Georgia --
for approval to acquire 100 percent of the
voting shares of First American Bank and
Trust Company, Athens, Georgia. 1/ (2/3/86)

Chicago American Bancorp, Inc., Suring, Wisconsin --
for approval to acquire 100 percent of the
voting shares of American Bank of Wisconsin,
Suring, Wisconsin, the successor by merger of
The Suring State Bank, Suring, Wisconsin, and
First National Bank of Oconto, Oconto,
Wisconsin, and to acquire 94.13 percent of
First National Financial Corporation,
Marinette, Wisconsin and indirectly, First
National Bank of Marinette, Marinette,
Wisconsin. (2/3/86)

Chicago Liberty Bancorp, Inc., Hammond, Indiana --

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

ACTIONS OF THE BOARD - Continued

for approval to acquire 100 percent of the voting shares of Community State Bank, North Liberty, Indiana. 1/ (2/7/86)

- Chicago Pleasantville Bancorporation, Pleasantville, Iowa -- for approval to acquire 51.6 percent of the voting shares of Pleasantville State Bank, Pleasantville, Iowa, a proposed new bank. 1/ (2/4/86)
- Chicago Windsor BancShares, Inc., Windsor, Illinois -- for approval to acquire 100 percent of the voting shares of Windsor State Bank, Windsor, Illinois. 1/ (2/7/86)

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

Approved

- Cleveland Fifth Third Bancorp, Inc., Cincinnati, Ohio -- for approval to acquire 100 percent of the voting shares of First Kentucky Bancshares, Inc., and indirectly Boone State Bank & Trust Co., both of Florence, Kentucky. 1/ (2/4/86)
- Cleveland Kentucky Bancorporation, Inc., Covington, Kentucky -- for approval to acquire 100 percent of the voting shares of Kentucky State Bank, Carrollton, Kentucky. 1/ (2/6/86)
- Richmond Mountaineer Bankshares of West Virginia, Inc., Martinsburg, West Virginia -- for approval to acquire 100 percent of the voting shares of the successor by merger to City National Bank of Fairmont, West Virginia. 1/ (2/6/86)
- Atlanta Banco Nororiental De Venezuela, C.A., Caracas, Venezuela -- for approval to acquire at least 10 percent of the voting shares of Eastern National Bank, Hialeah, Florida. 1/ (2/7/86)
- Atlanta Citizens and Southern Georgia Corporation, Atlanta, Georgia -- for approval to acquire 100 percent of the voting shares of the successor by merger to The Citizens and Southern Corporation, Columbia, South

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

ACTIONS OF THE BOARD - Continued

- Carolina, and indirectly Citizens and Southern National Bank of South Carolina, Columbia, South Carolina. (2/4/86)
- Chicago Lincoln Financial Corporation, Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of First Community Financial Corporation, Decatur, Indiana, and indirectly The First State Bank of Decatur, Decatur, Indiana. 1/ (2/7/86)
- Minneapolis JDOB, Inc., Naples, Florida -- for approval to acquire 88 percent of the voting shares of the Sandstone State Bank, Sandstone, Minnesota. 1/ (2/4/86)
- Kansas City First Keyes Bancshares, Inc., Keyes, Oklahoma -- for approval to acquire 25 percent of the voting shares of Thomas Bancshares, Inc., Thomas, Oklahoma, and indirectly The Bank of Thomas, Thomas, Oklahoma. 1/ (2/4/86)
- Dallas Allied Bancshares, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of Allied Bank Northwest, N.A., San Antonio, Texas, a proposed new bank. 1/ (2/7/86)
- Dallas Ameritex Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Riverbend National Bank, Fort Worth, Texas, a proposed new bank. (2/3/86)

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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

- Richmond Sovran Financial Corporation, Norfolk, Virginia -- for approval to merge with D.C. National BanCorp, Inc., Washington, D.C., and indirectly acquire District of Columbia National Bank, Washington, D.C. 1/ (2/6/86)

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

ACTIONS OF THE BOARD - Continued

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

Returned

Chicago Naperville Financial Corporation, Naperville, Illinois -- to establish a de novo subsidiary, Naper Securities Corporation, Naperville, Illinois, and to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities). (2/10/86)

Approved

Cleveland Rurban Financial Corp., Defiance, Ohio -- to acquire Rurbanc Data Services, Inc., Defiance, Ohio, and data processing services to banks including information processing for applications by customers for bank services, deposit account information and data analysis. 1/ (2/5/86)

Atlanta Citizens and Southern Georgia Corporation, and Citizens and Southern Acquisition Corporation, both in Atlanta, Georgia -- to acquire Carolina Credit Life Insurance Company; C & S Financial Services, Inc.; Citizens and Southern Systems, Inc.; and Bank Management Advisory Services, Inc., all located in Columbia, South Carolina. (2/4/86)

Chicago Keystone Bancshares, Inc., Kankakee, Illinois -- to acquire 100 percent of Keystone Data Corporation, Kankakee, Illinois and thereby engage in processing demand deposit accounts, all types of savings and time deposits, types of loans, general ledger and investment portfolio, audit functions required by auditor, the preparation of payrolls for bank and nonbank customers, the preparation of ATM cards, and the provision of micro-film services. 1/ (2/7/86)

Chicago Midwest Financial Group, Inc., Peoria, Illinois -- to acquire 100 percent of Midwest Financial Group Brokerage Services, Inc., Peoria, Illinois, to engage in securities brokerage activities. 1/ (2/4/86)

San Francisco Cobanco, Inc., Santa Cruz, California -- for

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

ACTIONS OF THE BOARD - Continued

approval to acquire 33.33 percent of Bancorp Capital Group, Inc., Signal Hill, California. (1/28/86)

San Francisco Home Interstate Bancorp, Inc., Signal Hill, California -- for approval to establish a joint venture by the sale of a one-third interest in Bancorp Capital Group, Inc., to each of Cobanco, Inc., Santa Cruz, California and First Trust Bank, Ontario, California. (1/28/86)

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

ACTIONS OF THE BOARD - Continued

Permitted

- Boston BayBanks, Inc., Boston, Massachusetts -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through BayBanks Brokerage Services, Inc., Boston, Massachusetts. The activity would be conducted nationwide. 3/ (2/5/86)
- New York First Fidelity Bancorporation, Newark, New Jersey -- to expand the geographic areas of its various nonbanking subsidiaries 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; and a commercial finance company; selling credit life, disability, or involuntary unemployment insurance; any insurance agency activity engaged in by a bank holding company or a subsidiary on or before May 1, 1982; discount securities brokerage activities including certain securities credit and incidental activities). 3/ (2/7/86)
- New York KeyCorp, Albany, New York -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through its subsidiary, Key Bank Life Insurance, Ltd., Phoenix, Arizona. 3/ (2/7/86)
- Philadelphia Penn Central Bancorp, Inc., Huntington, Pennsylvania -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through its proposed subsidiary, Penn Central Bancorp Life Insurance Company, Phoenix, Arizona. The activity will be conducted from the offices of Penn Central National Bank and Hollidaysburg Trust Company, located in Huntington and Blair Counties, servicing Central Pennsylvania. 3/ (2/7/86)
- St. Louis Centerre Bancorporation, St. Louis, Missouri -- to engage de novo (discount securities brokerages activities including certain securities credit and incidental activities) through Market Street Securities, Inc., St. Louis, Missouri. 3/ (2/3/86)
- San Francisco National Mercantile Bancorp, Los Angeles,

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

ACTIONS OF THE BOARD - Continued

California -- 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). The activities would be conducted nationwide. 3/ (2/6/86)

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Redemption of Shares

Approved

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|-------------|--|
| Minneapolis | First Dakota Bancorporation, Inc., West Fargo, North Dakota. 1/ (2/4/86) |
| Minneapolis | Wester Bancshares, Inc., St. Paul, Minnesota. 1/ (2/7/86) |
| Kansas City | Hume Bancshares, Inc., Hume, Missouri. 1/ (2/3/86) |

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

3/ Notification processed by Reserve Bank on behalf of the

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

Cleveland The Dollar Savings and Trust Company,
Youngstown, Ohio -- to establish a CBCT
branch at the Southwoods Executive Center,
7655 Market Street, Boardman, Ohio. 2/

Richmond Bank of Virginia, Richmond, Virginia -- to
establish a branch at Cave Spring Office
park, State Route 419 and U.S. Route 221,
Roanoke County, Virginia. 2/

Richmond Union Trust Company of Maryland, Baltimore,
Maryland -- to establish a branch at 10282
Baltimore National Pike, Ellicott City,
Maryland 2/

Chicago American Trust & Savings Bank, Dubuque, Iowa
-- to establish an off-site electronic
facility at Econo Foods Store, 3355 John F.
Kennedy Circle, Dubuque, Iowa. 2/

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

Atlanta Commerce Union Bank, Nashville, Tennessee --
to merge Commerce Union Bank Humphreys
County, Waverly, Tennessee, Commerce Union
Bank of Rutherford County, Murfreesboro,
Tennessee and Commerce Union Bank of Sumner
County, Gallatin, Tennessee. 2/

Dallas City National Bank of Laredo, Laredo, Texas
-- to merge First Bank of Commerce, National
Association, Laredo, Texas. 2/

Dallas The New Carlsbad Bank, Carlsbad, New Mexico
-- to merge with The Carlsbad National Bank,
Carlsbad, New Mexico. 2/

Dallas First National Bank of Quitman, Quitman,

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

- Texas -- to merge with New First National Bank of Quitman, Quitman, Texas. 2/
- Dallas MBank Belt Line, Garland, Texas -- to merge with MBank Garland, Garland, Texas. 2/
- Dallas New Central State Bank, Corpus Christi, Texas -- to merge with Central National Gulfbank of Corpus Christi, Corpus Christi, Texas. 2/
- Dallas New Harrisburg Bank, Houston, Texas -- to merge with Harrisburg Bank, Houston, Texas. 2/
- Dallas New Southern State Bank, Corpus Christi, Texas -- to merge with Southern National Bank of Corpus Christi, Corpus Christi, Texas. 2/
- Dallas New State Bank of Corpus Christi, Corpus Christi -- to merge with First National Bank of Corpus Christi, Corpus Christi, Texas. 2/
- Dallas New Western State Bank, Corpus Christi, Texas -- to merge with Western National Bank of Corpus Christi, Corpus Christi, Texas. 2/
- Dallas Republicbank First National Midland, Midland, Texas -- to merge with Republicbank Midland, National Association, Midland, Texas. 2/

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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

Received

- San Francisco Security Pacific Corporation, Los Angeles, California -- prior notification of its intent to make an investment in Security Pacific Bank (France) S.N.C., Paris, France, a proposed de novo bank.

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

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 RECEIVE - Continued**Received**

Boston Depositors Bancorp, Lexington, Maine -- for approval to acquire 55.8 percent of the voting shares of Depositors Trust Company, Lexington, Maine. 2/

Philadelphia Fleetwood Bank Corporation, Fleetwood, Pennsylvania -- for approval to acquire 100 percent of the voting shares of the First National Bank in Fleetwood, Fleetwood, Pennsylvania. 2/

Cleveland Williamsburg Bancshares, Inc., Williamsburg, Kentucky -- for approval to acquire Farmers National Bank, Williamsburg, Kentucky. 2/

Atlanta First Commercial Bancshares, Inc., Metairie, Louisiana -- for approval to acquire 100 percent of the voting shares of Commercial Bank and Trust Company, Metairie, Louisiana and First National Bank of St. Bernard Parish, Arabi, Louisiana. 2/

Atlanta National City Financial Group, Inc., Coral Springs, Florida -- for approval to acquire 100 percent of the voting shares of National City Bank, Coral Springs, Florida. 2/

Chicago Community Banks, Inc, Employee Stock Ownership Trust, Middleton, Wisconsin -- for approval to acquire 25 percent of the voting shares of Community Banks, Inc., Middleton, Wisconsin, and indirectly acquire Brooklyn State Bank, Brooklyn; American Exchange Bank, Maddison; Bank of Middleton, Middleton; Monona Grove State Bank, Monona; Farmers & Merchants Bank, Richland Center; and Bank of Shorewood Hills, Shorewood Hills, all located in Wisconsin. 2/

Chicago Horizon Bancshares, Inc., Lombard, Illinois -- for approval to acquire 99.12 percent of the voting shares of State Bank of Lombard, Lombard, Illinois. 2/

Chicago Stratford Bancshares, Inc., Stratford, Wisconsin -- for approval to acquire 100 percent of the voting shares of Stratford State Bank, Stratford, 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 RECEIVE - Continued

- St. Louis Commerce Financial Corporation, Alma, Arkansas -- for approval to acquire at least 99.76 percent of the voting shares of Commercial Bank at Alma, Alma, Arkansas. 2/
- Kansas City CS Bancshares, Inc., Chillicothe, Missouri -- for approval to acquire 50.85 and up to 93 percent of the voting shares of Chillicothe State Bank, Chillicothe, Missouri. 2/
- Kansas City Simmer Development Company, Chillicothe, Missouri -- for approval to acquire 26.74 percent of the voting shares of CS Bancshares, Inc., Chillicothe, Missouri, and indirectly Chillicothe State Bank, Chillicothe, Missouri. 2/
- Dallas First Alpine, Inc., Alpine, Texas -- for approval to acquire 100 percent of the voting shares of First National Bank in Alpine, Alpine, Texas. 2/
- Dallas Harper Bancshares, Inc., Harper, Texas -- for approval to acquire 80 percent of the voting shares of First State Bank, Harper, Texas. 2/
- Dallas Mercedes Bancorp, Inc., Mercedes, Texas -- for approval to acquire 100 percent of the voting shares of Mercedes National Bank, Mercedes, Texas. 2/
- San Francisco Sierra Tahoe Bancorp, Truckee, California -- for approval to acquire 100 percent of the voting shares of Truckee River Bank, Truckee, California. 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**

Received

- Atlanta SouthTrust Corporation, Birmingham, Alabama -- for approval to acquire 80 percent of the voting shares of Citiznes Bank of Hartselle, Hartselle, Alabama. 2/
- Chicago Edgewood Bancshares, Inc., Countryside,

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 RECEIVE - Continued

Illinois -- for approval to acquire at least 25 percent of the voting shares of Horizon Bancshares, Inc., Lombard, Illinois, and indirectly State Bank of Lombard, Lombard, Illinois. 2/

- Kansas City First Bancshares of Muskogee, Muskogee, Oklahoma -- for approval to acquire 89 percent of the voting shares of First City Bank, N.A., Tulsa, Oklahoma. 2/
- Dallas Zapata Bancshares, Inc., Zapata, Texas -- for approval to acquire 51 percent of the voting shares of Mercedes Bancorp, Inc., Mercedes, Texas, and indirectly acquire Mercedes National Bank, Mercedes, Texas. 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

Received

- Cleveland Banc One Corporation, Columbus, Ohio -- for approval to acquire HCL Leasing Corporation, Parsipanny, New Jersey and thereby engage in commercial equipment leasing business.
- Cleveland UNB Corp., Canton, Ohio -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through its subsidiary, United Credit Life Insurance Company, Phoenix, Arizona. (2/4/86)
- Chicago Banks of Iowa, Inc., Des Moines, Iowa -- to engage de novo through Banks of Iowa Credit Corporation, Des Moines, Iowa, in acquiring loans from banking subsidiaries of applicant, purchasing participations in loans made by the subsidiaries for the purposes of providing liquidity, servicing loans for the subsidiaries, and making additional extensions of credit related to loans acquired.
- Chicago Naperville Financial Corporation, Naperville, Illinois -- to establish a de novo subsidiary, Naper Securities Corporation, Naperville, Illinois and to engage de novo

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 RECEIVE - Continued

(discount securities brokerage activities including certain securities credit and incidental activities). (2/3/86)

- Minneapolis Bank Shares Inc., Minneapolis, Minnesota -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through a de novo subsidiary, Marquette Investor Services, Inc., Minneapolis, Minnesota. The activity will be conducted nationwide. (2/5/86)
- Minneapolis Goodhue County Financial Corporation, Red Wing, Minnesota -- for approval to acquire Red Wing Loan and Investment Company, Red Wing, Minnesota and thereby engage in making and servicing loans and operating an industrial loan and thrift company.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- to engage de novo (advising a mortgage or real estate investment trust; advising a company registered under the Investment Company Act of 1940; providing portfolio investment advice to any person; providing economic information and advice, statistical forecasting services, and industry studies; providing financial advice to state and local governments) through Norwest Investment Management, Inc. The activity will be conducted in the continental United States. (2/5/86)
- Dallas Haleco Bancshares, Inc., Plainview, Texas -- for approval to acquire First Mortgage Services and Investment, Inc., Plainview, Texas and thereby engage in origination, sale, and servicing of mortgage loans.
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas -- 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 the acquisition of Texas Commerce Capital Markets, Inc., Houston, Texas. (2/4/86)
- Dallas Texas Commerce Bancshares, Inc., Houston,

APPLICATIONS RECEIVE - Continued

Texas -- 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 Texas Commerce Mortgage Company, Houston, Texas. (2/4/86)

San Francisco Plaza Commerce Bancorp, San Jose, California -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company). The activity will be conducted by applicant. (1/31/86)