

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

H.2, 1986, No. 22

**Actions of the Board
Applications and Reports Received
During the Week Ending May 31, 1986**

ACTIONS OF THE BOARD

Consumer Advisory Council meetings will be held on June 19 and 20, 1986, in sessions open to the public, in the Board's Martin Building.

- Boston Tone Savings Bank Inc., Hartford, Connecticut, proposed merger with The Bank of Hartford, Inc., S.A., -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston Bank of New England-Bay State, N.A., Lawrence, Massachusetts, proposed merger with Bank of New England-Barnstable County, N.A., Hyannis; Bank of New England-Bristol County, N.A., Fall River; Bank of New England-Worcester County, N.A., Worcester; Bank of New England-Hancock, Quincy; and Bank of New England-NorthShore, Gloucester, Massachusetts -- report to the Comptroller of the Currency on competitive factors. 1/
- Boston Bank of New England, N.A., Boston, Massachusetts, proposed merger with Bank of New England-Bay State, N.A., Lawrence, Massachusetts -- report to the Comptroller of the Currency on competitive factors. 1/
- New York First Fidelity Bank, N.A., Tenafly, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of the Englewood Branch of Washington Savings Bank, Hoboken, New Jersey -- 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

- New York First Fidelity Bank, N.A., Totowa, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of the Ringwood Branch of Washington Savings Bank, Hoboken, New Jersey -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First State Bank of Blakely, Blakely, Georgia -- proposed merger with Blakely Interim, Inc. -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Kisco Financial Corporation, Miami, Florida -- extension of time to August 31, 1986, within which to acquire Kislak National Bank, North Miami, Florida. 1/
- Chicago Marine Bank of Springfield, Springfield, Illinois -- investment in bank premises. 1/
- Chicago DG National Bank, Downers Grove, Illinois, proposed consolidation with Downers Grove National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago American State Bank, Ligonier, Indiana, proposed merger with AT Service Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Comerica Bank-Detroit, Detroit, Michigan -- extension of time to August 25, 1986, within which to merge with Comerica Bank-Grosse Pointe, National Association, Grosse Pointe, Michigan, and to establish a branch at 415 Fisher Road. 1/
- Chicago Foresight Financial Group, Inc., Freeport, Illinois -- extension of time to August 23, 1986, within which to become a bank holding company through acquisition of 50.1 percent of German-American State Bank, German Valley, Illinois, and 50.1 percent of the State Bank of Davis, Davis, Illinois. 1/
- St. Louis 1st Bancorp Vienna, Vienna, Illinois -- extension of time to September 6, 1986, within which to become a bank holding company through acquisition of First State Bank of Vienna. 1/

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

ACTIONS OF THE BOARD - CONTINUED

- Dallas New Trinity National Bank, Benbrook, Texas, proposed merger with Trinity National Bank, Benbrook, Texas -- report to the Comptroller of the Currency on competitive factors. 1/
- Dallas American Southwest Bancshares, Inc., El Paso, Texas -- extension of time to August 25, 1986, within which to acquire Western Bancshares of El Paso, Inc. 1/
- San Francisco U.S. Bancorp, Portland, Oregon -- extension of time to divest certain properties. 1/
- San Francisco BankAmerica Corporation, San Francisco, California -- extension of time to divest certain properties. 1/

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

Returned

- Atlanta Reliance Bank and Trust Company, Atlanta, Georgia

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

Approval

- Atlanta Reliance Bank of Florida, Melbourne, Florida -- to establish a branch at 505 North Orlando Avenue, Cocoa Beach, Florida, to be known as The Reliance Bank of Florida, Cocoa Beach, Florida. 1/ (5/29/86)

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

Approved

- New York United Missouri Trust Company of New York, New York, New York. 1/ (5/27/86)

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

ACTIONS OF THE BOARD - CONTINUED

Philadelphia Constitution Bank, Philadelphia, Pennsylvania
(a proposed new bank) 1/ 5/27/86

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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

Atlanta Reliance Bank Holding Company, Atlanta,
Georgia, for approval to acquire 100 percent
of the voting shares of Reliance Bank and
Trust Company, Atlanta, Georgia (a proposed
new bank). (5/28/86)

Chicago Badger Bank Services, Inc., Cassville,
Wisconsin, -- for approval to acquire 100
percent of the voting shares of Badger State
Bank, Cassville, Wisconsin. (5/28/86)

Chicago Rock River Bancorporation, Inc., Oregon,
Illinois -- for approval to acquire 100
percent of the voting shares of United Bank
of Ogle County, National Association, Oregon,
Illinois. (5/27/86)

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.
(6/6/86)

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Approved

New York Ljubljanska Banka-Associated Bank, Ljubljana,
Yugoslavia -- for approval to acquire 100
percent of the voting shares of LBS Bank-New
York, New York, New York, a proposed new
bank. (5/30/86)

Atlanta General Bancshares, Inc., South Pittsburg,
Tennessee -- for approval to acquire 100
percent of the voting shares of Citizens
State Bank, South Pittsburg, Tennessee. 1/
(5/28/86)

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

ACTIONS OF THE BOARD - CONTINUED

- Chicago Community Financial Corp., Avilla, Indiana -- for approval to acquire 80 percent or more of the voting shares of Community State Bank, Avilla, Indiana. 1/ (5/27/86)
- Chicago DG Bancorp, Inc., Downers Grove, Illinois -- for approval to acquire 100 percent of the voting shares of Downers Grove National Bank, Downers Grove, Illinois. 1/ (5/22/86)
- Chicago M&I Stevens Point Corp., Stevens Point, Wisconsin -- for approval to acquire 100 percent of the voting shares of First Affiliated Bancorporation, Inc., Stevens Point, Wisconsin and indirectly Bank of Park Ridge, Park Ridge, Wisconsin, and The First National Bank of Stevens Point, Stevens Point, Wisconsin. (5/27/86)
- Chicago NBD Indiana, Inc., Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of Midwest Commerce Corporation, Elkhart, Indiana, and indirectly Midwest Commerce Banking Company, Elkhart, Indiana. (5/28/86)
- Chicago Ossian Financial Services, Inc., Ossian, Indiana -- for approval to acquire 100 percent of the voting shares of Ossian State Bank, Ossian, Indiana. 1/ (5/27/86)
- Chicago Polk County Bancorporation, Inc., Polk City, Iowa -- for approval to acquire 84.90 percent of the voting shares of The Polk City Savings Bank, Polk City, Iowa. 1/ (5/28/86)
- Chicago Salin Bancshares of North Central Indiana, Inc., Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of Camden Financial Corporation, Camden, Indiana, and indirectly Camden State Bank, Camden, Indiana. 1/ (5/30/86)
- Chicago Sidney Bancorporation, Inc., Sidney, Illinois -- for approval to acquire at least 79.9 percent of the voting shares of Sidney Community Bank, Sidney, Illinois. 1/ (5/28/86)

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

ACTIONS OF THE BOARD - CONTINUED

- Chicago Spring Valley Bancorp, Inc., Spring Valley, Illinois -- for approval to acquire 100 percent of the voting shares of Spring Valley City Bank, Spring Valley, Illinois. 1/ (5/27/86)
- St. Louis CNB Acquisition Company, Evansville, Indiana -- for approval to acquire 100 percent of the voting shares of Peoples First Bancorp of Madisonville, Inc., Madisonville, Kentucky and indirectly acquire Peoples Bank & Trust Company of Madisonville, Madisonville, Kentucky. (5/27/86)
- St. Louis Hamel Bancorp, Inc., Hamel, Illinois -- for approval to acquire at least 80 percent of the voting shares of Hamel State Bank, Hamel, Illinois. 1/ (5/29/86)
- Kansas City Garden Plain Bancshares, Inc., Garden Plain, Kansas -- for approval to acquire 80 percent of the voting shares of Garden Plain State Bank, Garden Plain, Kansas. 1/ (5/29/86)

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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

- Philadelphia CCNB Corporation, New Cumberland, Pennsylvania -- for approval to acquire 86.12 percent of the voting shares of The Gettysburg National Bank, Gettysburg, Pennsylvania. 1/ (5/28/86)
- Philadelphia Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Williamsport National Bank, Williamsport, Pennsylvania. 1/ (5/30/86)
- Cleveland First West Virginia Bancorp, Inc., Wheeling, West Virginia -- for approval to acquire 100 percent of the voting shares of First West Virginia Bank, National Association - Buckhannon, West Virginia, a proposed new bank. 1/ (5/28/86)

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

ACTIONS OF THE BOARD - CONTINUED

- Richmond One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia -- for approval to acquire 100 percent of the voting shares of Financial Management Bancshares of West Virginia, Inc., Morgantown, West Virginia and indirectly Farmers' and Merchants Bank, Morgantown, West Virginia and First National Bank of Terra Alta, Terra Alta, West Virginia. (5/28/86)
- Atlanta Louisiana Bancshares, Inc., Baton Rouge, Louisiana -- for approval to acquire 100 percent of the voting shares of St. Tammany National Bank, Mandeville, Louisiana. (5/28/86)
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of M & I Stevens Point Corp., Stevens Point, Wisconsin and indirectly Bank of Park Ridge, Park Ridge, Wisconsin and The First National Bank of Stevens Point, Stevens Point, Wisconsin. (5/27/86)
- Chicago NBD Bancorp, Inc., Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of Midwest Commerce Corporation, Elkhart, Indiana, and indirectly Midwest Commerce Banking Company, Elkhart, Indiana. (5/28/86)
- St. Louis Citizens Fidelity Corporation, Louisville, Kentucky -- for approval to acquire 100 percent of the voting shares of the successor by merger to Madison National Bank of Richmond, Richmond, Kentucky. 1/ (5/29/86)
- St. Louis CNB Bancshares, Inc., Evansville, Indiana -- for approval to acquire 100 percent of the voting shares of Peoples First Bancorp of Madisonville, Inc., Madisonville, Kentucky, and indirectly Peoples Bank & Trust Company of Madisonville, Madisonville, Kentucky. (5/27/86)
- Minneapolis Citizens Development Company, Billings, Montana -- for approval to acquire 100 percent of the voting shares of First Citizens Bank, N.A., Columbia Falls, Montana. 1/ (5/30/86)

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

ACTIONS OF THE BOARD - CONTINUED

- Kansas City First Golden Bancorporation, Golden, Colorado -- for approval to acquire 100 percent of the voting shares of First Interstate Bank of Centennial, N.A., Englewood, Colorado. 1/ (5/23/86)
- Kansas City Harry A. Lowe Agency, Inc., Ouray, Colorado -- for approval to acquire 97.27 percent of the voting shares of The Montrose County Bank, Naturita, Colorado. 1/ (5/30/86)
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas -- for approval to acquire 100 percent of the voting shares of NBC Bank - Edinburg, Edinburg, Texas, (a proposed new bank). 1/ (5/28/86)

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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

- Chicago First Illinois Corporation, Evanston, Illinois -- for approval to acquire 100 percent of the voting shares of First Burlington Corporation, La Grange, Illinois and indirectly La Grange Bank and Trust Company, La Grange, Illinois and First Burlington Bank, Willowbrook, Illinois. 1/ (5/30/86)

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

Approved

- New York Amsterdam-Rotterdam Bank, N.V., Amsterdam, The Netherlands -- for approval to indirectly acquire voting shares of The Private Bank & Trust, N.A., Miami, Florida. (5/23/86)
- Chicago NBD Indiana, Inc., Detroit, Michigan, to acquire Midwest Commerce Data Corp.; Midwest Commerce Insurance Corp.; and Midwest Commerce Leasing Corp, all of Elkhart, Indiana. (5/28/86)

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

ACTIONS OF THE BOARD - CONTINUED

Minneapolis Escrow Corporation of America, Inc., Pennock, Minnesota -- to retain assets acquired from the Lyle Thomas Agency, Wilmar, Minnesota and thereby engage in the sale of federal crop insurance in a town with a population less than 5,000. 1/ (5/28/86)

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Returned

Dallas Sanger First National Holding Co., Inc., of Texas, Sanger, 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 direct activity by applicant, Sanger, Texas. (5/21/86)

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

ACTIONS OF THE BOARD - CONTINUED

Permitted

- New York First Jersey National Corporation, Jersey City, New Jersey, to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company; a commercial finance company). The activity will be conducted throughout the United States. 3/ (5/29/86)
- San Francisco Midland Bank PLC, London, England, to engage *de novo* (underwriting and dealing in obligations of the United States, general obligations of states and political subdivisions, and other obligations in which state member banks are authorized to underwrite and deal) through Midland-Montagu Municipal Securities, Inc., San Francisco, California. 3/ (5/29/86)
- San Francisco Moore Financial Group Incorporated, Boise, Idaho, to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; commercial finance company; engaging in full pay-out personal and real property leasing) through Moore Financial Services Incorporated, Boise, Idaho. These activities will be conducted through the entire United States. 3/ (5/29/86)
- San Francisco Zions Utah Bancorporation, Salt Lake City, Utah -- to expand the geographic area served by Zions Mortgage Company, Salt Lake City, Utah, to now include the entire United States, and to continue to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company). 3/ (5/21/86)

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

Kansas City	Pueblo Bancorporation, Pueblo, Colorado	1/
	(5/28/86)	
Dallas	The First Mineola Corporation, Mineola,	
	Texas. 1/ (5/29/86)	

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**

Received

Chicago American Trust & Savings Bank, Dubuque, Iowa
-- to establish a point-of-sale terminals at
ALDI, Inc., Food Store, 2600 Dodge Street,
Dubuque, Iowa. 2/

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

Received

Cleveland Ohio Citizens Bank, Toledo, Ohio -- to merge
with The Citizens National Bank, Bryan, Ohio.
2/

Dallas New Trinity National Bank, Benbrook, Texas --
to merge with Trinity National Bank,
Benbrook, 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**

New York Bankers International Corporation, New York,
New York -- requests the Board's
after-the-fact consent on the restructuring
which was effectuated on February 21, 1986
resulting in an investment in two indirect
wholly-owned subsidiaries BT investments
(Australia) Limited and Bankers Trust
Australia Limited and an additional
investment in BTA.

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

New York Republic International Bank of New York
(California), Los Angeles, California --
requests consent to establish a branch in New
York City which would engage solely in the
international transport of banknotes.

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

Boston Granite State Bankshares, Inc., Keene, New
Hampshire -- for approval to acquire 100
percent of the voting shares of Keene Savings
Bank, Keene, New Hampshire. 2/

Boston Katahdin Bankshares, Corp., Patten, Maine --
for approval to acquire 100 percent of the
voting shares of Katahdin Trust Company,
Patten, Maine. 2/

Philadelphia Neffs Bancorp, Inc., Neffs, Pennsylvania --
for approval to acquire 100 percent of the
voting shares of Neffs National Bank, Neffs,
Pennsylvania. 2/

Richmond Arthur State Bancshares, Inc., Union, South
Carolina -- for approval to acquire at least
80 percent of the voting shares of Arthur
State Bank, Union, South Carolina. 2/

Richmond Chesnee State Bancshares, Inc., Chesnee,
South Carolina -- for approval to acquire at
least 80 percent of the voting shares of
Chesnee State Bank, Chesnee, South Carolina.
2/

Richmond WFN Bankshares, Inc., Kingstree, South
Carolina -- for approval to acquire 100
percent of the voting shares of Williamsburg
First National Bank, Kingstree, South
Carolina. 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

Richmond Woodruff State Bancshares, Inc., Woodruff, South Carolina -- for approval to acquire at least 80 percent of the voting shares of Woodruff State Bank, Woodruff, South Carolina. 2/

Atlanta Bonifay Holding Company, Inc., Bonifay, Florida for approval to acquire 100 percent of the voting shares of The Bank of Bonifay, Bonifay, Florida. 2/

Atlanta First Brundidge Bancshares, Inc., Brundidge, Alabama -- for approval to acquire 80 percent of the voting shares of The First National Bank of Brundidge, Brundidge, Alabama. 2/

Chicago NBD Indiana, Inc., Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of Midwest Commerce Corporation, Elkhart, Indiana and indirectly Midwest Commerce Banking Company, Elkhart, Indiana. 2/

St. Louis Friendship Bancshares, Inc., Friendship, Tennessee -- for approval to acquire at least 80 percent of the voting shares of Bank of Friendship, Friendship, Tennessee. 2/

St. Louis M & M Holding Company, Marianna, Arkansas -- for approval to acquire 85.7 percent of the voting shares of Farmers and Merchants Bank, Marianna, Arkansas. 2/

Minneapolis First Bancshares of Valley City, Valley City, North Dakota -- for approval to acquire 100 percent of the voting shares of First National Bank of Valley City, Valley City, North Dakota. 2/

Minneapolis Winter Park Bancshares, Inc., Park Falls, Wisconsin -- for approval to acquire 100 percent of the voting shares of Voyageur Development Corporation, Park Falls, Wisconsin and indirectly acquire Park Falls State Bank, Park Falls, Wisconsin and Chippewa Valley Agency, Ltd., Winter, Wisconsin and indirectly acquire Chippewa Valley Bank, Winter, Wisconsin. 2/

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

Applications Received - Continued

- Kansas City Hooker National Bancshares, Inc., Hooker, Oklahoma -- for approval to acquire 100 percent of the voting shares of First National Bank, Hooker, Oklahoma. 2/
- Kansas City Northland Bancshares, Inc., Kansas City, Missouri -- for approval to acquire 100 percent of the voting shares of First National Bank of Platte County, Kansas City, Missouri, a proposed new bank. 2/
- Dallas Lake Granbury Financial Corporation, Granbury, Texas -- for approval to acquire 80 percent of the voting shares of Lake Granbury National Bank, Granbury, Texas. 2/
- Dallas Newell Bancshares, Inc., Wells, Texas -- for approval to acquire 100 percent of the voting shares of First State Bank, Wells, Texas. 2/
- Dallas San Diego Bancshares, Inc., San Diego, Texas -- for approval to acquire 99.05 percent of the voting shares of First State Bank of San Diego, San Diego, Texas. 2/

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

Received

- Philadelphia BT Financial Corporation, Johnstown, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Fayette Bank and Trust Company, Uniontown, Pennsylvania. 2/
- Philadelphia Commonwealth Bancshares Corporation, Williamsport, Pennsylvania -- for approval to acquire 24.99 percent of the voting shares of Heritage Financial Services Corporation, Lewistown, Pennsylvania and indirectly acquire Russell National Bank, Lewistown, Pennsylvania. 2/
- Atlanta First National Corporation of Alexander City, Inc., Alexander City, Alabama -- for approval to acquire 100 percent of the voting shares of First Montgomery Bank, Montgomery, Alabama. 2/

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

Applications Received - Continued

- Chicago American Fletcher Corporation, Indianapolis, Indiana -- for approval to acquire at least 53 percent of the voting shares of Citizens Northern Company, Inc., Elkhart, Indiana and indirectly acquire Citizens Northern Bank of Elkhart, Elkhart, Indiana. 2/
- Chicago First American Bank Corporation, Elk Grove, Village, Illinois -- for approval to acquire 100 percent of the voting shares of Northern Illinois Bancorp, Inc., Joliet, Illinois and indirectly acquire Louis Joliet Bank and Trust Company, Joliet, Illinois. 2/
- Chicago First Prairie Bankshares, Inc., Georgetown, Illinois -- for approval to acquire 100 percent of the voting shares of The First National Bank of Ogden, Ogden, Illinois. 2/
- Chicago NBD Bancorp, Inc., Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of Midwest Commerce Corporation, Elkhart, Indiana, and indirectly Midwest Commerce Banking Company, Elkhart, Indiana. 2/
- Minneapolis Citizens Development Company, Billings, Montana -- for approval to acquire 100 percent of the voting shares of First Citizens Bank. N.A., Columbia Falls, Montana. 2/
- Kansas City First Golden Bancorporation, Golden, Colorado, for approval to acquire 100 percent of the voting shares of First Interstate Bank of Centennial, N.A., Englewood, Colorado. 2/
- Dallas First Texcorp, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of First Texas Bank - Irving, N.A., Irving, Texas, a proposed new bank. 2/
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas -- for approval to acquire 100 percent of the voting shares of NBC Bank-Edinburg, Edinburg, Texas, a proposed new bank. 2/

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

Applications Received - Continued

Dallas Northway Bancshares, Inc., Richardson, Texas -- for approval to acquire 100 percent of the voting shares of Great Western National Bank of Lewisville, Lewisville, Texas, a proposed new bank. 2/

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

Received

Cleveland Banc One Corporation, Columbus, Ohio -- for approval to merge with First Crawfordsville Financial Corporation, Crawfordsville, Indiana and indirectly acquire First National Bank and Trust Company of Crawfordsville, Crawfordsville, Indiana. 2/

Richmond WM Bancorp, Cumberland, Maryland -- for approval to merge with through the consolidation of GNB Bankshares, Inc., Oakland, Maryland and indirectly Garrett National Bank in Oakland, Oakland, Maryland and LTC Bancorp, Inc., Cumberland, Maryland and indirectly Liberty Bank of Maryland, Cumberland, Maryland. 2/

St. Louis First State Bancorp, Inc., Caruthersville, Missouri -- for approval to merge with Bancshares of Hayti, Hayti, Missouri and indirectly acquire Bank of Hayti, Hayti, Missouri. 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

New York The Summit Bancorporation, Summit, New Jersey, 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 Summit Mortgage Company, Inc. (5/29/86)

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

Applications Received - Continued

- New York U.S. Trust Corporation, New York, New York -- for approval to acquire approximately 95 percent of the voting shares of Advanced Information Management, Inc., Boston, Massachusetts, and thereby to engage in certain data processing activities.
- Cleveland AmeriTrust Corporation, Cleveland, Ohio -- to acquire certain assets of Associates Corporation of North America and its wholly-owned subsidiary, Associates Commercial Corporation.
- Richmond WM Bancorp, Cumberland, Maryland -- to engage in making, acquiring, and/or servicing loans for itself or for others of the type made by a consumer finance company; a commercial finance company; and selling credit life, disability, or involuntary unemployment insurance through its subsidiary, Community Finance, Inc., Cumberland, Maryland. The activities would be conducted in the State of Maryland.
- Chicago First Wisconsin Corporation, Milwaukee, Wisconsin -- to engage, through its de novo subsidiary, Elan Life Insurance Company, Phoenix, Arizona, in the underwriting as reinsurer, of credit life and credit accident and health insurance that is directly related to extensions of credit. The remaining interest in the joint venture will be acquired by Clico Management, Inc., Springfield, Ohio, a wholly-owned subsidiary of The Credit Life Companies, Inc., Springfield, Ohio.
- Chicago NBD Bancorp, Inc., Detroit, Michigan -- to acquire Midwest Commerce Data Corp.; Midwest Commerce Insurance Corp.; and Midwest Commerce Leasing Corp., all of Elkhart, Indiana.
- Chicago NBD Indiana, Inc., Detroit, Michigan -- to acquire Midwest Commerce Data Corp.; Midwest Commerce Insurance Corp.; and Midwest Commerce Leasing Corp., all of Elkhart, Indiana.

Applications Received - Continued

- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- for approval to acquire through Norwest Financial Alaska, Inc., consumer finance receivables of Household Finance Corporation II and Household Retail Services, Inc., in Alaska. 2/
- Minneapolis Winter Park Bancshares, Inc., Park Falls, Wisconsin -- to acquire Chippewa Valley Agency, Ltd., Winter, Wisconsin and thereby engage in general insurance agency activities in a town with a population of less than 5,000.
- Kansas City Brookwood Bancshares, Inc., Oklahoma City, Oklahoma, to engage *de novo* (making, acquiring, and/or servicing loans for itself or for others of the type made by a commercial finance company). The geographic area to be served will be the metropolitan Oklahoma City area. (5/27/86)
- Kansas City IntraWest Financial Corporation, Denver, Colorado -- to engage *de novo* through its subsidiary, IntraWest Insurance Company, Northglenn, Colorado, in the activity of underwriting and reinsuring credit life and accident and health insurance directly related to extensions of credit by Applicant or its subsidiaries which are secured by first mortgages on residential real estate (home mortgage redemption insurance)
- San Francisco The Sanwa Bank Limited, Osaka, Japan -- for approval to acquire through its subsidiary, Sanwa Business Credit Corporation, Chicago, Illinois, substantially all of the assets of Division LE of Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois and thereby acquire the type of loans and extensions of credit that are permissible nonbanking activities.